

# Firm Capital

A Real Estate Capital Bank



MORTGAGE BANKING -  
REAL ESTATE CAPITAL

ALTERNATIVE  
RESIDENTIAL LENDING PROGRAM

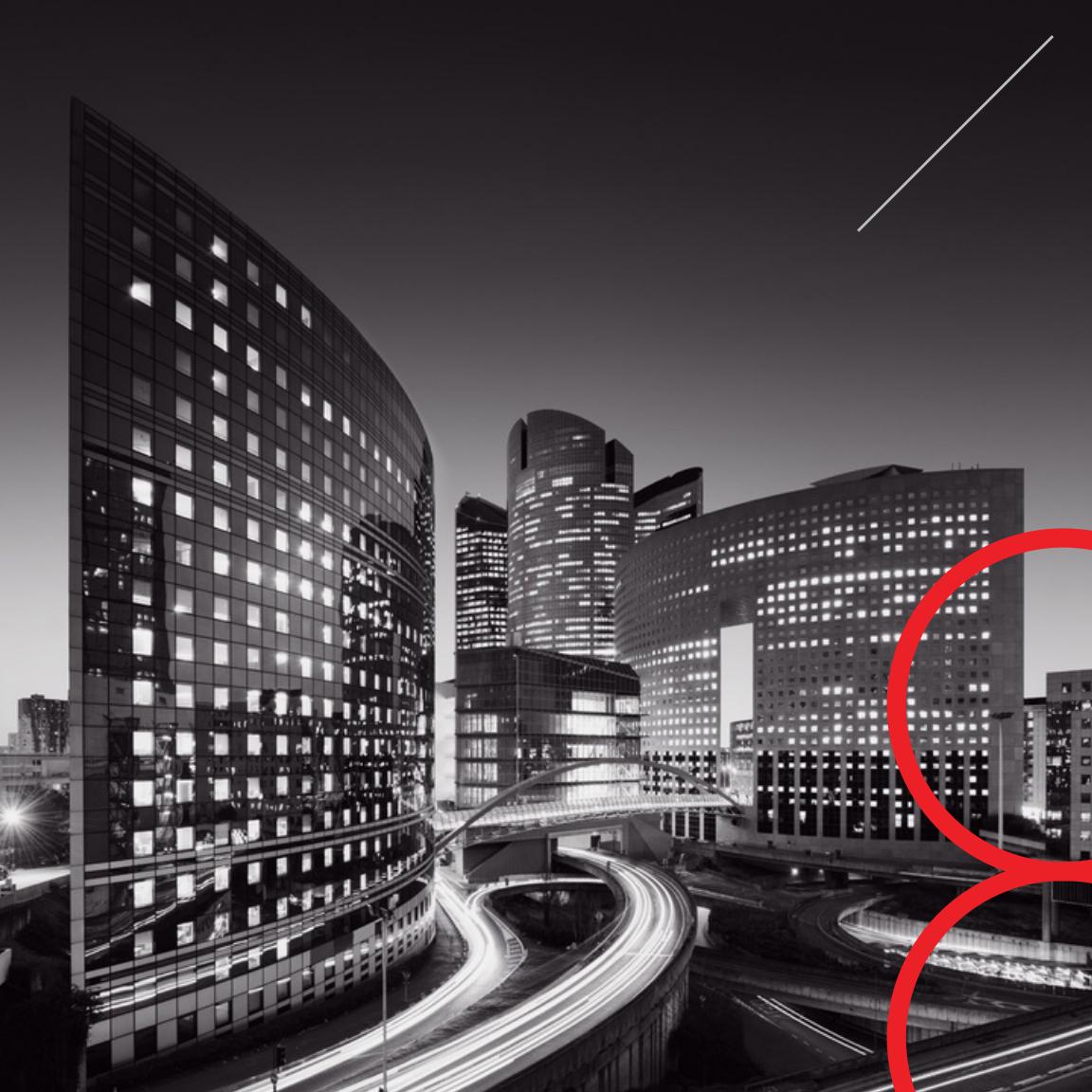
Relationship Driven • Execution Focused  
[www.FirmCapital.com](http://www.FirmCapital.com)

# HISTORY

# FOR OVER 35 YEARS,

Firm Capital has established a track record as a **leading non-bank lender in Canada**.

For purchase & refinancing, we provide residential loan, commercial mortgages and infill construction loans at competitive rates, with fast & efficient service.



## SELECTED TRANSACTIONS



CONSTRUCTION LOAN

**\$9,000,000  
FIRST MORTGAGE**

0.50 acre residential lot  
improved with a 10,884 sq.  
ft. luxury custom dwelling

TORONTO, ON



LAND & CONSTRUCTION LOAN

**\$1,500,000  
FIRST MORTGAGE**

4,085 sq. ft. luxury  
custom home

ANCASTER, ON

# BOUTIQUE MORTGAGE LENDERS®

## REFINANCE

**\$800,000**

### FIRST MORTGAGE

Refinance on a 2,090 sq. ft. townhome

RICHMOND HILL, ON

## REFINANCE

**\$3,000,000**

### SECOND MORTGAGE

100' x 211' residential lot improved with a 8,598 sq. ft. custom-built dwelling

TORONTO, ON

## PURCHASE

**\$400,000**

### FIRST MORTGAGE

2,500 sq. ft. cottage/rental property

INNISFIL, ON

## BRIDGE LOAN

**\$2,100,000**

### FIRST MORTGAGE

3,500 sq. ft. newly constructed home on a 45' x 145' lot

TORONTO, ON

## REFINANCE

**\$1,500,000**

### FIRST MORTGAGE

4,782 sq. ft. newly constructed home on a 77' x 99' lot

TORONTO, ON

## REFINANCE

**\$800,000**

### FIRST MORTGAGE

2-storey, 2,135 sq. ft. semi-detached dwelling

TORONTO, ON

## REFINANCE

**\$3,545,000**

### FIRST MORTGAGE

Two luxury condominium units in the St. Regis

TORONTO, ON

## PURCHASE

**\$540,000**

### FIRST MORTGAGE

2,200 sq. ft. vacation home

BLUE MOUNTAINS, ON

## REFINANCE

**\$372,000**

### FIRST MORTGAGE

Refinance on a condo rental property

TORONTO ON

**TAILORED MORTGAGE ENGINEERING BY FIRM CAPITAL**

# ALTERNATIVE RESIDENTIAL LENDING PROGRAM

## BOUTIQUE MORTGAGE LENDERS®

### 1st MORTGAGE

### 2nd MORTGAGE

LTV	up to <b>75%</b> <small>up to 80% on case to case basis*</small>	up to <b>75%</b>
Rate Starting from	<b>P+2.75%</b>	<b>P+4%</b>
Fees Starting from	<b>1.25%</b>	<b>1.75%</b>
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## RESIDENTIAL MORTGAGES: REQUIRED DOCUMENTS

Mortgage application

Serviceability by one of the following:  
NOA / TI Gen. / 6 month bank statements

Approved Appraisal

## FEATURES

- Quick Closings
- 6 month - 2 year terms
- Interest Only
- Fully Open
- 2nd Mortgage top up on purchases to 75% LTV

\*These are Guidelines Only - Rate and fees can be adjustable · Stated income deals must pass a reasonability test · Owner occupied Rentals and Investor · Bridge financing available · Call for details.



Mortgage Banking • Real Estate Capital  
WHERE MORTGAGE DEALS GET DONE®

FOR MORE INFORMATION, PLEASE CONTACT:

**Justin Kowal**

Vice President, Mortgage Origination &  
Broker Network



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RELATIONSHIP DRIVEN • EXECUTION FOCUSED

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Boutique Mortgage Lenders ®

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RELATIONSHIPS  
FOR OVER  
**35 YEARS**

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