

# CMB Equity Construction Commercial

## *Achiever Commercial Series*

### Product Description

Term	90 days, 1 to 2 years, extendable and term options, dependent on loan type
Rates	Prime +, plus lender fees dependent on loan type and merit
Amounts	\$ 500,000 to \$ 50,000,000
Types of Properties	Residential & Construction, Condominiums, Multi-family rental apartments, Retail, Industrial/Office, Land
Loan to Value	50%-90% LTV, dependent on Loan Type
Types of Financing	Acquisition & Bridge Financing, Land Servicing Loans, Mezzanine Loans, Inventory Loans, Term Financing/Commercial Mortgages, Construction Financing
Lending Area	Ontario, British Columbia, Alberta, and parts of Canada
Requirements	CMB Mortgage Application, Appraisal, Environmental & Engineering Clearly defined exit strategy, Borrower recourse and guarantees, other items dependent on lender conditions
Amortization	Flexible amortization
Broker Fee	See disclosure to borrower provided by your CMB Mortgage Agent

## Competitive Advantage

- Fast Turn around and approval process
- Represent a number of investors with varying risk/return criteria

## Business Model

Using non-bank lenders, our mission is to match you with lenders that underwrite and manage commercial mortgage investments that deliver fair, appropriate solutions to our borrowers and first-class asset management to our investors.

These solid underwriting strategies are based on our in-depth knowledge of real estate values, prudent lending practices, and regular monitoring of each loan's performance.

Each deal is subject to rigorous analysis that includes independent property inspections and appraisals; cost consultancy; environmental, legal and insurance counsel; and a clearly-defined exit strategy.



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Rates as at January 5 , 2016, may change without notice.+ Fee would be disclosed to borrower.