

Debt Financing Terms							
Financing Type	Benchmark	Benchmark Rate	Spread	All-In Rate	LTV/LTC	DSCR	Amortization
5-Year Term	5-Year GOC	2,89%	135 bps to 200 bps	4.24% to 4.89%	75%	1.10x to 1.20x	20 to 30 years
10-Year Term	10-Year GOC	3,32%	125 bps to 190 bps	4.57% to 5.22%	75%	1.10x to 1.20x	20 to 30 years
CMHC 5-Year Term	5-Year CMB	3,17%	40 bps to 80 bps	3.57% to 3.97%	95%	1.10x to 1.30x	40 to 50 years
CMHC 10-Year Term	10-Year CMB	3,71%	32 bps to 72 bps	4.03% to 4.43%	95%	1.10x to 1.30x	40 to 50 years
CMHC Insured Construction	Prime	4,95%	-50 bps to +50 bps	4.45% to 5.45%	95%	N/A	Interest Only
Rental Construction Financing	Prime	4,95%	50 bps to 150 bps	5.45% to 6.45%	85%	N/A	Interest Only
Condo Construction Financing	Prime	4,95%	50 bps to 150 bps	5.45% to 6.45%	75%	N/A	Interest Only
Commercial Construction Financing	Prime	4,95%	50 bps to 150 bps	5.45% to 6.45%	75%	N/A	Interest Only
Land Financing	Prime	4,95%	100 bps to 500 bps	5.95% to 9.95%	55%	N/A	Interest Only
Bridge Financing	Prime	4,95%	50 bps to 150 bps	5.45% to 6.45%	85%	N/A	Interest Only

As of 06/24/2025