

**COMMERCIAL MORTGAGE
FINANCING**

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ARE YOUR DUCKS IN LINE ?



ARE YOU REALLY SURE ??

Many informed sources (CMHC for one) claim Canada does not have a direct “sub prime” mortgage problem. It is thought “sub prime” loans in Canada constitute a mere 5% of the market. However, the problems being experienced in the US are not going unnoticed in Canada.

The Canadian reality for mortgage borrowers is decreased liquidity, increased spread and reduced lender choice. This is particularly the case with funding sources reliant on securitization techniques such as Asset Backed Commercial Paper (ABCP) and Mortgage Backed Securitization (MBS).

At this point in time, this concern in Canada goes beyond a significant number of investment conduits who were dependent on this type of “investment packaging”. It now affects many banks, insurance companies, trust companies and pension funds who are required to decrease their lending activity, increase their spreads and alter their interest rate hedging mechanisms.

Are you in for a “RENEWAL SURPRISE” when your loans mature? Is your existing lender being mute.....hoping you won't notice the increased cost or have time to react and consider your options?

HAVE A NICE DAY.....BY PHONING..... *Dominion Lending*

- *Dominion Lending Centres are Canada's premier online mortgage lender, and one of the fastest growing mortgage companies nationwide!*
- *Dominion Lending arranges prime commercial financing for a wide range of commercial projects such as:*
 - multi family residential rental (CMHC & conventional)
 - condominium interim construction (CMHC & conventional)
 - office, retail, industrial, hospitality, mixed use
 - congregate care/assisted living, land
 - mortgage debt consultation and re-structuring

**For further information regarding Dominion Lending and our
lending parameters, please contact:
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