

LOAN SUMMARY

Loan Terms

Amount	\$125,000
Pricing	15.99% interest only
Lender Fee	N/A
Admin Fees	2.99% upfront
Term	12 months
LTV	79.5%
Lien Position	2nd Mortgage+ blanket

Borrower Information

Loan Purpose	Investment
Employment	Restaurant owner
Qualifying Income	\$151K
Credit Score	Beacon Score 699
Closing Date	02-April-2024

Property Specs

Address	11 Sainte Rose St, Gatinaeu. QC, plus vacant lot
Property Value	\$765,000 (subject to appraisal)
Current Mortgagee	Haventree
Mortgage Balance	488,000

Lending Parameters Check List

Equity	20.1%
Property	Single Family, Detached
Location	Urban, Municipal Services
Borrower Profile	Good financial standing
Exit Strategy	refinance

Additional Information:

Applicant is a restaurant owner with solid income and good credit. Loan will be used to reinvest back into her business. Loan will be repaid through refinancing at the time of first mortgage renewal.

Disclaimer: Although Capit̄is makes its best efforts to underwrite and assess the suitability of any particular loan, we offer no repayment guarantees whatsoever. Each investor must perform his or her own due diligence, in addition to seeking independent legal representation, in deciding whether or not to proceed with any loan recommended by the Capit̄is team.