

# CONSTRUCTION FINANCING

CAMERON  
STEPHENS

Cameron Stephens lends to borrowers to facilitate the development of site plan approved/zoned land for residential and commercial development.

## Flexible presale or leasing requirements based on credit parameters

### LOAN AMOUNTS:

FROM  
**60% TO 85%**  
loan-to-cost  
AND  
**75% TO 85%**  
loan-to-value

### TERMS\*:

TERM	PRICING RANGE	FEES
1 - 3 Years	P+1.00% - 3.00%	0.75% - 1.75%

Case Study

Rental Apartment (240 Units)

Kitchener, ON



	LOAN AMOUNT	<b>\$44,800,000</b>
	RATE	<b>3.95%</b> (Prime +1.25%)
	FEE	<b>1.00%</b>
	EQUITY	<b>21.69%</b>
	TERM	<b>24 months</b>
	LOAN-TO-VALUE	<b>71%</b>
	LOAN-TO-COST	<b>78%</b>

Financing available for:



TOWNHOUSES



STACKED  
TOWNHOUSES



HIGH-RISE  
BOUTIQUE  
CONDOS



LOW-RISE



INDUSTRIAL



RETAIL



SINGLE FAMILY  
DWELLING



OFFICE