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工业 / 商业 / 农业 / 房地产开发 / 贷款方案规划

Commercial Mortgage Planning



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*Specializing in Commercial, Industrial, Agriculture, Land Development
and Residential Property Financing Planning and Solutions*

专注工业、商业、农业、房地产开发以及住宅贷款规划，
为客户提供全方位的贷款解决方案



利达金融 - 工业商业住宅贷款

一：商业物业贷款 Commercial Property Financing

- 工业厂房 Industrial Warehouse
- 办公楼 Office/Medical Building
- 购物中心 Shopping Mall/Plaza/Retail
- 上居下铺 Mixed Use Commercial & Residential

二：多单元公寓融资 Multi-Family Real Estate Financing

三：农业/土地/建筑贷款 Farm/Land/Construction Loan

四：特别用途的贷款 Special Use Financing

- 养老院/幼儿园/学校 Senior Home/Day Care/School
- 酒店/度假村 Hotel /Motel/Cottage
- 自助仓储 Self Storage
- 车行/加油站 Car Dealership/Gas Station
- 大型设备租赁 Equipment Leasing

五：生意贷款 Business Loan/CSBFL

六：住宅贷款 Residential Property Mortgage

- 疑难贷款：申请贷款被拒，收入少，信用分低，资料不足，批准数额低
- 房屋抵押贷款：海外收入贷款，新移民贷款，自雇人士贷款
高净值贷款，多套投资房贷款，反向贷款



工业贷款

工业厂房 Manufactory
物流仓库 Industrial Warehouse
配送中心 Distribution Centre
食品加工 Food Processing
废品回收 Recycling Facility
酿酒采矿 Distillery/Brewery/Mine

商业贷款

公寓楼 Multi-Family Apartment
办公楼 Office/Medical Building
养老院 Retirement Home
酒店购物中心 Hotel/Shopping Mall
加油站 Gas Station
上居下铺 Mixed Use Com/Res

农业贷款

葡萄园农业 Vineyard/Agriculture
温室大棚 Greenhouse/Legal Grow-Op
农业开发 Agricultural Development

房地产开发贷款

土地开发 Land Development
建筑贷款 Construction
翻新重建 Flipping/Renovation

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住房贷款 A类/B类/C类

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- ✓ 申请贷款被拒
- ✓ 收入少
- ✓ 信用分低
- ✓ 资料不足
- ✓ 批准数额低于要求

- ✓ 债务重组
- ✓ 房屋抵押贷款
- ✓ 海外收入新移民贷款
- ✓ 自雇人士豪宅贷款
- ✓ 多套投资房贷款

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一：商业物业贷款

Commercial Property Financing

工业厂房 Industrial Warehouse

办公楼 Office/Medical Building

购物中心 Shopping Mall/Plaza/Retail

上居下铺 Mixed Use Commercial & Residential



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➤ 商业物业贷款（自用）

Commercial Property Financing – Owner Occupied

贷款比例 Loan-To-Value: up to 75%, 90%

摊销期 Amortization: 25 years

自用部分 Owner Occupies: at least 25%, 50%

提交文件清单 The checklist

- 购买合同 Purchase Agreement
- 股权结构与管理 Ownership Structure & Management
- 所有者的个人净资产 Owner's Personal Net Worth
- 公司章程 Articles of Incorporation
- 过去3年的财务报表 3 year company's past Financial Statements
- 本年中期财务报表 Interim current fiscal year Financial Statement
- 商业计划书 Business Plan & Financial Projections
- 现金流预测 Cash Flow Forecast
- 评估报告 Appraisal Report
- 环境报告 Environmental Report
- 建筑状况报告 Building Condition Report



➤ 商业物业贷款（投资出租） Commercial Property Financing - Investment

贷款比例 Loan-To-Value: up to 75%

贷款期 Terms: 1-5 years

摊销期 Amortization: 25 years

提交文件清单 The checklist

- Rent roll
- Lease agreement
- Property operating statement 3 years
- Purchase agreement
- Appraisal report
- Articles of Incorporation
- Business owner's personal net worth

大型商业投资出租物业

- 贷款比例 Loan-To-Value: up to 80%
- 贷款期 Term: 5-10 years
- 摊销期 Amortization: 30 years



二：多单元公寓融资

Multi-Family Real Estate Financing

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Table of Contents

- Definition of Multi-Family Properties
- Financing Options
- Underwriting Considerations-Conventional vs. CMHC insured
- Documents that may need to be submitted
- CMHC MLI Select
- CMHC RCFI



What're Considered Multi-Family?

5 or more self contained legal rental units with full kitchen & bathroom
2-4 self contained legal rental units with full kitchen & bathroom

- Townhouse
- Apartment Complex
- Student Residence
- Duplex
- Triplex
- Fourplex



Multi-Family Financing Options

Conventional

- Loan-To-Value: Up to 75%
- Terms: 1-5 years, 5-10 years
- Amortization: Up to 25 years
- Pros: reasonable borrowing cost, flexible terms 1-5 years options
- Cons: low LTV for special properties, Evidenced occupancy, requirement for recourse

CMHC Insured

- Loan-To-Value: Up to 90%-100%
- Term: 5 & 10 years Fixed
- Amortization: Up to 50 years
- Pros: high LTV, less cash flow pressure, before occupancy, may only need limited recourse, apply to special type properties, insurance can be carried over
- Cons: insurance premium, long term 5 year+, longer than expected application process (4-6 months)

Underwriting Considerations - Conventional

- Cash flow is a key aspect for real estate lending. The amount of cash flow or net operating income (NOI) generated by an income producing property is crucial in determining the lending value
- Local market: population, local economy
- Site: location, neighborhood
- Building: design, features, age, condition
- Tenancy: quality of tenants, lease terms, maturity
- Guarantor background and net worth
- Management background and experience



Underwriting Considerations – CMHC Insured

- CMHC insurance application-submitted from lender on behalf of the borrower
- Key aspect of real estate lending will similar as conventional commercial mortgages: Cash flow or net operating income (NOI) generated by an income producing property is crucial in determine the lending value
- Other areas are similar as conventional commercial application as well
- CMHC insurance premium-converted as loan on top of approved amount



Documents that may need to be submitted

- Rent roll
- A property-specific operating statement
- The Agreement of Purchase and Sale or historical cost information
- MLS Listing if applicable
- Ownership Structure & Management CVs
- Property Inspection
- Third Party Report:
 - Appraisal Report
 - Environmental Report if required
 - Building Condition Report if required
- Personal Statement of Affairs completed by guarantors
- Borrower financials
- Copies of commercial leases
- Copies of insurance policy and property tax invoices

How to qualify for CMHC MLI Select?



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Property Type

- Rental Housing
- Supportive Housing
- Student Housing
- Retirement Home
- Long-Term Care
- Rental Unit:
 - At lease 5 rental units
 - Retirement home at lease 50 units/beds



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What can CMHC MLI Select do for you?

- Higher Loan-To-Value: up to **95%**
- Lower Rate: **4.50%**
- Term: 5 & 10 years Fixed
- Reduced Insurance Premium: 1%
- Longer Amortization: Up to **50 years**



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How is it Measured?

A point system, based on your level of commitment

The higher the score:

- 1) A higher the LTV
- 2) A cheaper the insurance premium
- 3) A longer amortization

How to Qualify?

The goal is to get 100 points

You can earn point from:

- Affordability: Charging affordable rental rates
- Energy Efficiency: Improving energy efficiency of the building
- Accessibility: Improving the accessibility of the building

Points can be earned from one commitment or a combination of 2 or 3

Affordability

Affordability

This outcome is assessed based on the percentage of units within the project with rents equal to or below the established threshold for the subject market.

New construction:

- Level 1 (50 points) – Min. 10% of units at max. 30% of median renter income
- Level 2 (70 points) – Min. 15% of units at max. 30% of median renter income
- Level 3 (100 points) – Min. 25% of units at max. 30% of median renter income

Existing properties:

- Level 1 (50 points) – Min. 40% of units at max. 30% of median renter income
- Level 2 (70 points) – Min. 60% of units at max. 30% of median renter income
- Level 3 (100 points) – Min. 80% of units at max. 30% of median renter income



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Accessibility

Accessibility

This outcome is assessed based on the level of accessibility and adaptable building design.

Level 1 (20 points):

- Min. 15% of the units are considered accessible in accordance with the CSA standard B651-18 or
- Min. 15% of units are universal design or
- The building receives Rick Hansen Foundation Accessibility Certification (60%-79% score)

Level 2 (30 points):

- Min. 15% of units are considered accessible in accordance with the CSA standard B651-18 and Min. 85% of units are universal design or
- 100% of units are universal design or
- 100% of units are accessible in accordance with the CSA standard B651-18 or
- The building receives Rick Hansen Foundation Accessibility Certification “Gold” (score of 80% or better)



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Energy Efficiency

Energy Efficiency

This outcome is assessed based on the improved performance over the baseline, which depends on if the building is new or existing.

New construction:

- Level 1 (30 points) – Min. 20% better than NECB/NBC
- Level 2 (50 points) – Min. 25% better than NECB/NBC
- Level 3 (100 points) – Min. 40% better than NECB/NBC

Existing properties:

- Level 1 (30 points) – Min. 15% decrease over current baseline levels
- Level 2 (50 points) – Min. 25% decrease over current baseline levels
- Level 3 (100 points) – Min. 40% decrease over current baseline levels



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Product Flexibilities

Based on total points awarded, the loan insurance application can benefit from the following flexibilities.

Total points	Max. LTC/LTV	Max. amortization*	Rental achievement holdback	Recourse	Replacement reserve
New Construction					
Min. 50 points	Up to 95%	Up to 40 years	Waived	Full	Discretionary
Min. 70 points	Up to 95%	Up to 45 years	Waived	Full	Discretionary
Min. 100 points	Up to 95%	Up to 50 years	Waived	Limited	Discretionary
Existing Properties					
Min. 50 points	Up to 85%	Up to 40 years	May apply	Full	Discretionary
Min. 70 points	Up to 95%	Up to 45 years		Full	Discretionary
Min. 100 points	Up to 95%	Up to 50 years		Limited	Discretionary

*The maximum amortization period is the specified number of years or remaining economic life, whichever is less.

Please refer to the fees and premiums information sheet for more information.

How to qualify for CMHC RCFI?



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What's the RCFI?

RCFI - Rental Construction Financing Initiative 加拿大政府租赁建设融资计划

为建设租赁住房项目提供低息贷款，鼓励加拿大各地建设可持续租赁公寓项目，为中产家庭提供稳定的出租住房。该项目在2016年启动，计划到2027年前提供2575亿加元。

Property Type

Standard Apartment **EXCLUDES**

- Retirement Home
- Long-Term Care
- Student Housing
- Single Room Occupancy Facilities
- Supportive Housing



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What can CMHC RCFI do for you?

- Higher Loan-To-Cost: up to **90%-100%** (Residential), up to 75% (Commercial)
- Lower Rate: within 4% lower than current rates
- Term: 10 years Fixed Loan
- Amount: at least \$1,000,000
- Longer Amortization: **50 years**

建筑类型：专为出租而建的住宅公寓或商住两用的公寓（最大商业部分**30%**）

租赁单元： **at lease 5 rental units**

预支：建设期间最多可预支贷款的**100%**

本金利息支付

- 在施工期间直至获得入住许可期间只支付利息（从贷款款项中支付）
- 在稳定总收入一年之内只支付利息
- 本金和利息在有效总收入稳定 **12** 个月后才支付

CMHC 抵押贷款保险

- CMHC 抵押贷款保险从首次提款起一直有效，并在摊销期内有效，以简化贷款续签。
- 借款人无需支付保费，只需支付 PST

申请费

- 住宅部分：前100个单元每单元\$200加元，之后的每单元\$100加元，每笔贷款申请费最高为\$55,000加元
- 非住宅部分：申请费是贷款金额的0.30%，如果贷款额超过\$100,000加元

第一次施工：必须在签署贷款协议之日起6个月内进行

Must Be Either

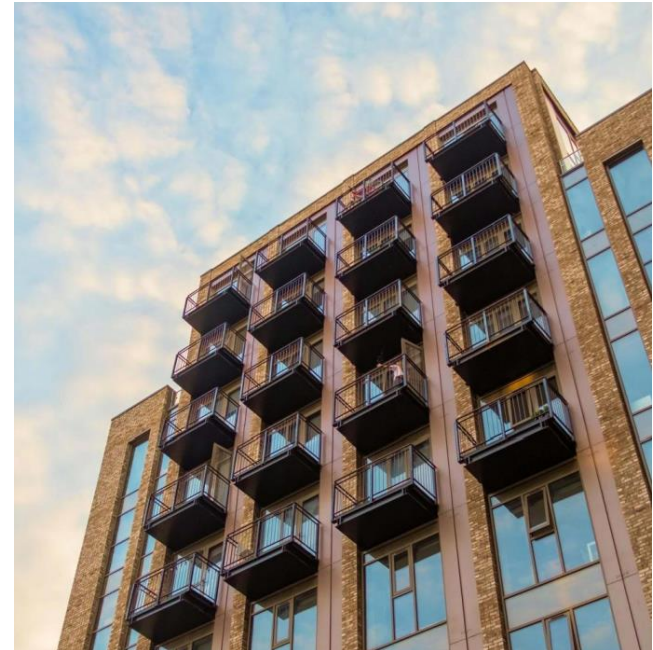
- **财务可行性 Financial Viability:** 必须具备在没有持续补贴的情况下开展该项目的财务和运营能力，并且有能力满足债务覆盖率要求可负担性。
- **可负担性 Affordability:** 20% of Units 10% below Market，至少20%的单元的租金必须低于该地区所有家庭总收入中位数的30%，并且住宅租金总收入必须至少低于其可实现住宅总收入的10%，并且应维持至少10年。
- **能源效率 Energy Efficiency:** 15% Improvement as Calculated by Energy Consultant，项目的能源消耗和温室气体排放效率必须比适用的参考模型建筑规范至少高15%。
- **障碍要求 Accessible:** 10% of Units Accessible，项目中至少10%的单元必须到达或超过当地法规规定的无障碍标准。



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What You Need to Provide?

- Project Summary + Approvals
- Budget + Drawings
- Proforma Rental Income + Expenses
- Proof of Borrowing Equity
- Project Schedule
- Experience/Resume/Net Worth
- Organization Chart + Financials
- All Third Party Reports
 - Accessibility Review
 - Appraisal
 - Cost Consultant
 - Energy Efficiency
 - Environmental Report
 - Soils Test Report
 - Feasibility Study



三：农业/土地/建筑贷款

Farm/Land/Construction Loan



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四：特别用途的贷款

Special Use Financing

养老院/幼儿园/学校 Senior Home/Day Care/School

酒店/度假村 Hotel /Motel/Cottage

自助仓储 Self Storage

车行/加油站 Car Dealership/Gas Station

大型设备租赁 Equipment Leasing



五: 生意贷款

Business Loan

➤ 大型生意贷款 Commercial Business Loan

Loan-To-Value: up to 50%
2-3 year company's past Financial Statements
Cash Flow Forecast
Appraisal Report**



➤ 小型生意贷款 Small Business Loan

Loan-To-Value: up to 75%
Existing/New Purchased Property
Existing/New Business
Business Plan.....



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Documents that may need to be submitted

Business Side

- Recent 2 years financials
- Property Tax Bill
- 3 month business account statements
- Business Insurance
- Existing business mortgage statements
- Business Plan if required
- Business Forecast if required

Personal Side

- Recent NOA 2 years recent
- Personal statements for 3 months
- Property Tax Bill and mortgage statements of each property
- Personal Net Worth



➤ 加拿政府担保小生意贷款（CSBFL） Canada Small Business Financing Loan

无需个人资产/房产抵押
无需承受贷款压力测试
贷款不会出现在个人信用记录上
还款期最多15年
随时可以提前还款无罚金

联邦政府担保75%
个人担保25%

Loan-To-Value: up to 90%
最高100万用于物业购置
最高50万用于场地装修和设备购置

CSBFL涉及的行业

- 橱柜厂, 大理石厂, 印刷厂, 窗帘厂
- 洗衣厂, 废旧回收厂
- 地板, 瓷砖, 建材企业
- 汽车修理, 汽车配件, 车行
- 电子商务, 运输和物流, 国际贸易
- 科技公司, 创新企业
- 食品行业, 咨询公司, 批发零售
- 美容院, 医疗诊, 农业
- 娱乐KTV, 餐馆, 酒吧, 奶茶店
- 钢琴音乐学校, 私立学校, 幼儿园

Canada
Small
Business
Financing
Loan



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六：住宅贷款

Residential Property Mortgage

疑难贷款

- 申请贷款被拒
- 收入少
- 信用分低
- 资料不足
- 批准数额低于要求

房屋抵押贷款

- 海外收入贷款
- 新移民贷款
- 自雇人士贷款
- 高净值贷款
- 多套投资房贷款
- 反向贷款



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