



COMMERCIAL LENDING GUIDE

Commercial Mortgage Solutions

Help your clients grow their business and real estate portfolio with our customized credit solutions and flexible terms.

Want to diversify your income stream *and* help your clients with their commercial real estate financing needs?

Our dedicated Business Enterprise Solutions (BES) team offers customized credit solutions and flexible terms across all commercial real estate asset classes to support you and your clients nationwide.



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See reverse for our high-level commercial lending guidelines.

Commercial lending guide

Property types



Multi-unit



Industrial



Mixed-use



Retail

Lending zone	Major urban areas and secondary markets across Canada
Loan amount	\$1,000,000+
LTV	Up to 75%, depending on location and property type (2 nd mortgage up to 85% (total debt) through a Vendor-Take-Back or private mortgage, allowed on case-by- case basis)
Loan type	Term, repositioning (acquisition and renovation financing), and bridge to lease-up or CMHC
BDS	1.10x (minimum). For owner-occupied properties, we're able to include the business' cash flow to help support principal and interest payments
Loan products	<ul style="list-style-type: none">• Conventional mortgages in 1st position• Commercial Equity Line of Credit (CELOC) between \$50K-\$250K, in combination with an Equitable Bank 1st mortgage
Terms	1 to 5 years; fixed and variable options
Amortization	<ul style="list-style-type: none">• 25 years (up to 30 years for multi-unit residential)• Interest only (up to 24 months) for repositioning and bridge loans
Prohibited properties	Automotive, hotels/motels, special-use properties, and short-term rentals
Fees	1% of the loan amount, split 50/50 with the broker
Timelines	<ul style="list-style-type: none">• Letter of Interest (LOI) issued within 48 hours of receipt of information• Quick closing time compared to major lenders