



Drew Charles Donaldson (right), Mortgage Broker with Donaldson Capital

• MORTGAGE BROKER •

Financing YOUR DREAMS

High-value builds and purchases need custom mortgage solutions

Financing costs are low, and many people are inspired to finally purchase, renovate, or build their dream home. But securing the financing isn't always as simple as it seems, especially when it comes to second homes, extensive renovations, or new builds on high-value properties. Often these situations require customized mortgage solutions.

"We provide these solutions for high-net-worth individuals and families who are committed to growing their wealth," explains Donaldson Capital mortgage

broker Drew Donaldson. "Our team specializes in navigating the most complex scenarios."

With 15-plus years in the industry, the Donaldson Capital team are experts in providing residential, second home, and construction financing for properties valued at \$1 million-plus.

Their team combines low-cost financing with high level strategy and service to get their clients the funds needed to finish their dream homes and cottages, while

keeping their portfolio stable and cash flow fluid.

Every situation is unique, and the team has a wide range of strategies to draw on.

For a new build or large-scale renovation financing, for example, short-term financing, savings, or a combination might be used to get the project almost to completion.

Once an occupancy certificate is received, indicating the build is 97 percent complete (not including landscaping),

an appraisal is arranged. The subsequent takeout financing (a long-term loan procured at a later date to replace an initial short-term loan) is based on the appraisal.

"If your appraisal came in at \$4 million and you are only requesting a \$2 million takeout financing mortgage, this would put you at a 50 percent loan to value, which is highly attractive to the lender," explains Drew. "The lending requirements are the same if you bought a \$4 million house and put \$2 million down from your own savings or investments. For a lender, the risk is fairly low."

No matter what the situation or the strategy, the Donaldson

Capital team is the quarterback through the entire process, from arranging for initial financing, to discussing with the builder when occupancy will be achieved, through to providing you with the final mortgage needed on closing as you move in.

"From start to finish we can provide access to funds for you and your family, from construction financing right up until takeout financing," says Drew. "We have experience building ourselves, understand the lending landscape, and most importantly have the Team to execute!"

TEXT CHRIS OCCHIUZZI
PHOTOS FLYPRESS FILMS

DONALDSON CAPITAL

CUSTOMIZED MORTGAGE SOLUTIONS

800-769-7220 • info@donaldsoncapital.com
www.DonaldsonCapital.com