

DONALDSON CAPITAL

CUSTOMIZED MORTGAGE SOLUTIONS

HOW TO BUY A PROPERTY IN THE US AS A CANADIAN

We received a call from clients one day who were trying to buy a second home in Florida but kept getting turned down by many US lenders due to their Canadian residency and income. We assessed their profile, discussed with a few currency traders on Bay Street, and recommended a customized strategy to assist them with their goal.

Instead of asking US Banks to provide the full mortgage amount, we leveraged the majority of the down payment from the equity of their Canadian property. We then registered a very small mortgage in the US for the balance. This allowed them to keep the main mortgage in Canada (where they earn income) and only have US currency risk on a smaller mortgage.

To apply for a mortgage or discuss whether an option like this is of interest, please fill out our application [here](#) or email us at info@donaldsoncapital.com.

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FLORIDA