inancing a new build can be just as tough as finding the right contractor to do the construction.

No matter how strong your credit rating and income or the amount of equity you have, traditional banks are often difficult to deal with when securing a building mortgage, or even a second home mortgage.

Some banks don't lend for new builds; others can take months and plenty of red tape before financing is provided.

That's why past and current clients recommend working with an experienced mortgage broker like Drew Donaldson of Donaldson Capital.

Specializing in multi-milliondollar mortgage solutions, Drew and his team have a track record spanning over 15 years



Drew Charles Donaldson, Mortgage Broker, Founder of Donaldson Capital

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of finding lending solutions at good rates for their clients.

"In our industry, finding financing for building is very difficult and there are a lot of hoops to jump through going with a conventional bank," says James Murphy, a builder who has worked with Donaldson Capital both personally and professionally. "They come in and make

the process of finding financing seamless."

James has worked with Donaldson Capital to secure financing on his own properties. The

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experience has also led him to recommend their team to others building their own homes and cottages.

"We have had situations where a client has said they're going to go with a standard bank to finance the build. After literally months of them going back and forth, we make one phone call and introduce them to Donaldson Capital, then we're ready to go," says James. "We've even had people who were denied a building mortgage. Drew and his team took it from being unapproved to completely approved for exactly what they want."

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The Donaldson Capital team brings the personal touch of having been involved in building their own homes and cottages. They understand the process from start to finish, working with the builder, the lenders, and the borrowers to create a smooth experience for everyone. They provide a timeline of milestones to hit on both the financing and construction side. For instance, once a build is 90 percent complete, the mortgage can switch from build financing to a conventional mortgage, locking in the lowest rates possible the whole way through.

"Working with Donaldson Capital gives me confidence, knowing they can find solutions if any financial issues should arise," says James. "When you work with an expert mortgage broker, you're not pigeonholed into dealing with just one lender. It allows me to focus on the project without worrying about the financing."

TEXT CHRIS OCCHIUZZI PHOTOS ANDREW FEARMAN

DONALDSON CAPITAL

CUSTOMIZED MORTGAGE SOLUTIONS

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