

PHOTOGRAPHY BY SCOTT TURNBULL

# COTTAGE MASTER

## Broker delivers customized solutions

**B**uilding a cottage in Muskoka can be challenging enough, but doing it while maintaining the funds to keep a house or condo running smoothly in the city can be overwhelming.

It takes a skillful hand to balance construction financing, an existing standard mortgage and the liquid funds needed for unforeseen circumstances.

The secret is to treat every part of the financial picture as a key part of the overall puzzle, says mortgage broker Drew Charles Donaldson.

“I pull together solutions from different areas to piece together the puzzle, so it fits,” he says. “Once the full picture is in focus, the property owners can move forward confidently and have one less thing to worry about.”

Drew specializes in customized solutions focused on Toronto and Muskoka. He can link investors with financing on both city properties and second homes.

“Each client has their own capital requirements,” he explains. There are many financing options for new construction projects, and Drew is experienced at finding the right solutions for each client.

On the lending side of the equation, he has developed strong relationships with key executives at many of the top lending partners in Canada.

Drew and his team have developed a clear-cut process they take their clients through when applying for a mortgage. They ensure every client gets the same high-level experience: from the appraisal to the funds being

advanced, Drew and his team are with you every step of the way.

“Each property type can be different when buying or refinancing cottages,” says Drew. “Knowing the guidelines surrounding the property type is vitally important.”

It’s a continuation of Drew’s deep family history on Lake Rosseau: they have owned cottages on the lake since 1958. Years of experience gives him an in-depth perspective on the financial

requirements surrounding financing cottages and new builds on Muskoka’s big three lakes.

Luxury cottages are Drew’s specialty, however island cottages are also well within his reach.

“It’s not always straightforward when financing a cottage,” says Drew. “Planning for these situations is part of The Donaldson Difference.” **DS**

BY CHRIS OCCHIUZZI

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