

OMJ MORTGAGE CAPITAL INC - Commercial Product Guide

Property Type	Max Loan to value	Documents Required
Apartment/ Multi Res building	Conventional – 75%	<ul style="list-style-type: none">• Rent Roll• Income statement of building• Purchase & sale agreement, MLS listing
	CMHC insured – 85%	
Mixed use (storefront/apt)	75 % LTV	<ul style="list-style-type: none">• Rent roll or leases• Purchase & sale agreement, MLS listing
Industrial/Warehouse (I) Investment (II) Owner occupied	(i) 65% LTV (ii) 80% - 90% LTV	<ul style="list-style-type: none">• Purchase & sale agreement, MLS listing• If owner occupied, financial statement of operating company• If investment, then a copy of lease• Financial statement for real estate holding company
Medical Building	65% - 80% LTV	<ul style="list-style-type: none">• Rent roll• Income statement of building• Purchase & sale agreement, MLS listing
Retail/ Plaza office	65-70% LTV	<ul style="list-style-type: none">• Rent roll or leases• Purchase & sale agreement, MLS listing• Income statement of property
Office unit (I) Investment (II) Owner Occupied	(i) 65% LTV (ii) 80% - 90% LTV	<ul style="list-style-type: none">• Purchase & sale agreement, MLS listing• If owner occupied, financial statement of operating company• If investment, copy of the lease• Holding company financials
Gas station	65-75% LTV	<ul style="list-style-type: none">• Purchase & sale agreement, MLS listing• Contract with gas supplier• Financial statement of gas station• Phase 1 &2 environmental report• Gas volume per month and annual
Hotel/ Motel	60-65% LTV	<ul style="list-style-type: none">• Brief overview of business• Occupancy and room info• Financial statements• Recent appraisal, if any

Property Type	Max Loan to value	Documents Required
Farm/Agriculture	75% LTV	<ul style="list-style-type: none"> • Purchase & sale agreement • If income farm, financial statements • Personal income tax returns
Business loan	50-75% LTV	<ul style="list-style-type: none"> • Business plan • Financial statements • Invoices & quotes • Purchase & sale agreement, MLS listing • Owner/manager summary • Proof of down-payment • Articles of incorporation • Personal notice of assessment
Land- Raw or serviced	65% LTV	<ul style="list-style-type: none"> • TBD
Construction financing	Max 75% LTV 100% of costs on a deal-to-deal basis	<ul style="list-style-type: none"> • Site & building plans • Purchase & sale agreement • Construction budget • Resume of builder including list of builders projects • List and copy of pre-sales • Construction contract
Mezzanine Financing	70% LTV	<ul style="list-style-type: none"> • Same as land requirements
Farm/Agriculture	75% LTV	<ul style="list-style-type: none"> • Purchase & sale agreement • If income farm, financial statements • Personal income tax returns
Business loan	50-75% LTV	<ul style="list-style-type: none"> • Business plan • Financial statements • Invoices & quotes • Purchase & sale agreement, MLS listing • Owner/manager summary • Proof of down-payment • Articles of incorporation • Personal notice of assessment

- All deals are subject to appraisal and Possibly environmental
- LTV and Amortization subject to O.A.C