



Capital Express

The Reference in Private Mortgages in Quebec!

OUR CREDIT POLICY

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CRITERIA

<p>CUSTOMER PROFILE</p> <ul style="list-style-type: none"> Temporarily ineligible for a bank loan Quick loan (Emergency funds) Self-employed Small & Medium Business Owner Non-resident / Foreign Investor Real-Estate Promoter & Entrepreneur 	<p>REGION COVERED</p> <ul style="list-style-type: none"> Greater Montreal North & South Shore Greater Quebec Drummondville Metro Area 	<p>TARGET MARKET</p> <ul style="list-style-type: none"> Owner Occupant Rental Property 1st & 2nd Rank Mortgages 	<p>PROPERTY TYPE</p> <ul style="list-style-type: none"> Single Family Condo Townhouse Multi-units Semi-Commercial 	<p>MAXIMUM LTV (LOAN-TO-VALUE)</p> <ul style="list-style-type: none"> 75% Single-Family 70% Townhouse 70% Multi-Units 65% Condo 65% Semi-Commercial 	<p>DOCUMENTS REQUIRED</p> <ul style="list-style-type: none"> Filogix Application (pdf) Credit Report Federal & Provincial Notice of Assessment Municipal & School Tax Accounts Mortgage Statement
<p>INTEREST RATE</p> <ul style="list-style-type: none"> 1st Rank 7.99% to 11.99% 2nd Rank 12.00% to 14.99% 	<p>LOAN AMOUNT</p> <ul style="list-style-type: none"> Minimum \$40,000 Maximum \$3,000,000 	<p>FEES</p> <ul style="list-style-type: none"> 2% or minimum \$3000 Appraisal Notary Title Insurance 	<p>TERMS</p> <ul style="list-style-type: none"> Minimum 3 Months Maximum 24 Months 	<p>AMORTIZATION</p> <ul style="list-style-type: none"> Interest Only Capitalize up to 50% of Interests 	<p>APPRAISAL</p> <ul style="list-style-type: none"> Will be ordered by Capital Express

PRODUCTS

HOW TO SUBMIT AN APPLICATION

PURCHASE LOAN
 REFINANCING
 RENOVATIONS
 CREDIT REPAIR
 SECOND MORTGAGE
 BRIDGE MORTGAGE
 BUNDLE MORTGAGE

Very simple!
 Email your application to info@capital-express.ca or
 Upload or fill out the application on our website:
<https://capital-express.ca>

Make sure to mention:

SOURCE OF PROBLEM
 PURPOSE OF LOAN
 EXIT STRATEGY

Response within 4 business hours | Approval within 24 business hours | Disbursement within 5 business days