



Breakwater Investments Inc.

Private 1st Mortgage Financing

BREAKWATER OVERVIEW

- Breakwater Investments Inc. is a single-family office, specializing in private 1st mortgage lending throughout urban and suburban markets within Southern Ontario
- We specialize in 1st mortgages ranging in size between \$250,000 to \$5,000,000
- Breakwater is headquartered in Burlington, Ontario

SPECIALISTS FOR:

Single Family Residential

Mixed-Use

Multi Family Residential

Blanketing & Portfolios

Transaction Structure and Borrower Eligibility Criteria

- 1st mortgage position required
- Max LTV of 65%
- Annual Interest Rates starting at 7.49% (with minimum Lender Fee of 1.5%)
- Pricing is dependent on LTV, credit score, transaction timing, and other deal specific factors
- Personal guarantee(s) required
- Independent appraisal from an accredited firm required
- Preferred transaction term of 12 months
- We will not lend against:
 - Properties in rural markets
 - Farmland
 - Properties with environmental contamination
 - No construction loans

CONTACT

All inquiries should be directed to:

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