

Multi-residential financing team

Owners of residential and semi-commercial rental properties

Targeted expertise

Composed of experts who deal exclusively with projects financing residential and semi-commercial rental properties¹, **National Bank's multi-residential financing team** builds and customizes competitive solutions for investor-owners, whether for acquisition, refinancing, construction or a loan transfer.

Clear financing process

Offering transactional simplicity and speed, National Bank stands out for the proactivity and commitment of its employees.

Customized approach

Accomplish your goals by establishing a management strategy that will not only take into account the realities of the rental market but also your fiscal planning, cash-flow management and the leverage of your property.



1

Initial contact with a manager from National Bank's multi-residential financing team (see back for contact information).



2

Analysis of your needs and financial situation by our real estate experts, all depending on your current and future projects.



4

Management of your mortgage file by a multi-residential financing manager, from the loan request to its disbursement at the notary.



3

Identification of a customized financing solution² at a competitive rate.



	Residential building				Semi-commercial building		
	Five or six residences		Seven residences or more		Conventional		CMHC
	Conventional	CMHC	Conventional	CMHC			
 Income	–	–	–	–	< 20%	≤ 50%	30%
 Maximum financing	75% or 80% under certain conditions	85%	75%	85%	75%	65%	85%
 Maximum amortization	25 or 30 years	40 years	40 years	30 years	25 years	20 years	25 years

Thanks to a structured financing process and adapted advisory services, you will be able to focus your energy on managing your properties as well as your tenants' well-being.

❖ With a presence in the primary regions of Quebec, the multi-residential financing team understands the realities of the rental market.

**Laval, Laurentians, Lanaudière
and Abitibi-Témiscamingue**
1-888-371-0760

Outaouais, Ontario and the Atlantic
1-888-595-2505 (Outaouais/Ontario)
1-877-861-9607 (Atlantic)

nbc.ca

Montreal
514-729-5021

**Montérégie, Mauricie, Estrie
and Central Quebec**
1-877-651-4554

Quebec and Eastern Quebec
1-866-440-4106



1 Certains conditions apply.

2 Financing subject to credit approval by National Bank of Canada.

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