



Date	Sep-08	Spread	5 year CMB + 95bps
Loan			10 year - no funds available
Amount	\$1,815,200	Rate	5 year = 4.76%
Purpose	CMHC Renewal		10 year = n/a
Property	49 unit, wood frame, walk up	LTV	73%
Location	Hull, QC	Am	20 years
		Guarantee	50%



Date	Sep-09	Spread	5 year CMB + 85bps
Loan Amount	\$3,005,650	Rate	10 year GOC + 145bps
Purpose	CMHC Refinance & Equity Takeout		5 year = 3.72%
Property	35 unit, concrete, elevator	LTV	10 year = 4.80%
Location	Montreal, QC	Am	85%
		Guarantee	30 years (↑ from 25 yrs)
			100%