

MCAP's Top Commercial Insights from Q3 Featured Blogs



Considerations for Your Commercial Financing: Construction Loans and Commercial Mortgages

As a construction developer, you will be well aware of the difference between a construction loan and a commercial mortgage. A construction loan provides funding to purchase materials and pay contractors for the construction process, while a commercial mortgage is a long-term financing solution after the construction is complete.

However, you may still have questions about when to convert your construction loan into a commercial mortgage and how to choose a financing partner. To help you through the commercial financing process, check out our four financing tips.

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Preparing for a Commercial Mortgage Renewal: Checklist

If the term on your commercial mortgage is expiring within the next year, now might be a good time to start thinking about renewal. While you may have been through the renewal process several times before, today's fluctuating interest rate environment may have some impact on your timing, approach, and next steps this time around.

Learn how getting ready for your renewal now can help you choose the best mortgage option for your financing, cashflow, and future project needs.

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How a Commercial Bridge Loan Can Help You Seize Real Estate Opportunities

When you want to act quickly on a commercial real estate opportunity, there isn't typically time to arrange permanent financing – you need the flexibility to move immediately with financial backing to close the transaction. This is where a commercial bridge loan comes in.

MCAP offers different bridge loan options to meet the varying needs of our clients. Learn more about MCAP's commercial bridge loan solutions in this blog.

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Featured Financings by MCAP's Commercial Mortgages Team

CMHC Insured Construction Mortgage **\$16,700,000 Calgary, AB** 49 Unit Residential Apartment



CMHC Insured Term Mortgage **\$49,500,000** Kingston, ON 182 Unit Retirement Housing



Recent Financings

Learn more about recent MCAP financing projects in your region.

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Client Testimonial

Levier



My team and I, at Levier, use MCAP for many obvious reasons, the main ones being their reliability, their effectiveness, and the respect they command in the industry, which brings a lot of confidence to us and our clients.

At our firm, the accessibility of a specific service provider is key. MCAP certainly exceeds that with our group in making sure their staff, from all hierarchy levels, is always available, easy to reach, and makes us feel supported.

Considering the points raised above and our experience with MCAP, we would strongly recommend working with them for their rigorous attention to detail, their top-of-the-line transparency throughout the process, and the highly competitive market conditions they offer.