

# \$0 DOWN OWNERSHIP PROGRAM

Developed by Beedie/

## OWN YOUR NEW INDUSTRIAL WAREHOUSE TODAY!

We're pleased to offer Alberta businesses a pathway to your \$0 down financing program. Business owners now have the opportunity to own new warehouse space at market lending rates. Stop paying rent and start building equity.

### NO LOANS FEES APPLICABLE

\$0 down and no commitment fees.

### FASTER APPROVALS WITH NO RED TAPE

No appraisals. No bureaucracy.  
No waiting.

### MARKET LEADING INTEREST RATES

100% financing at interest rates close to conventional.

### START BUILDING EQUITY

Be your own landlord and remove any potential disruption to your operations, while having greater control over your operating costs.

### HYPOTHETICAL CONDO PURCHASE AT SUMMIT BUSINESS CENTRE

#### Summit Condo Purchase: Unit 3041

#### Mortgage Amortization Annual Summary

Payments Per Year	12
Loan Term (Months)	60
Amortization Period (Years)	20
Loan Amount	\$1,115,370
Annual Interest Rate	4.5%
Periodic Payment	\$7,031.35
Annual Debt Service	\$84,376.20
Condo Fees (Monthly)	\$603

## BENEFITS OF OWNERSHIP



### SECURITY

Grow your business with confidence knowing you are in control of your real estate strategy.



### DIVERSIFICATION

This is a rare opportunity to own industrial real estate in a core Canadian market.



### FINANCING

Take advantage of low-interest rates with no upfront investment.

# BEEDIE \$0 DOWN PAYMENT FINANCING

## PRE-QUALIFICATION GUIDELINES

- Sufficient annual operating cash flow to meet debt service obligations
- Business should ideally be in operations for a minimum of 5 years
- Financial statements and tax returns from the past 3 years
- Details on the organization of your company and ownership structure

## FAQ

### Q. WHAT IS THE \$0 DOWN MORTGAGE OFFERING FROM BEEDIE?

A. Beedie is offering qualified purchasers the opportunity to enter into a 5-year mortgage with no down payment. The interest rate will be fixed at competitive rates, and payments will be amortized over 20-years.

### Q. WHY IS BEEDIE OFFERING A MORTGAGE OPTION?

A. We want to provide businesses and business owners the opportunity to own their new space. Beedie expects the borrower to obtain new financing from another lender to repay the Beedie mortgage. The objective is for purchasers to build enough equity over the 5-year term to easily attract another lender.

### Q. WHAT DO I NEED TO QUALIFY FOR THE MORTGAGE OPTION OFFERED BY BEEDIE?

A. We will assess each application on a case-by-case basis. Once we have received the information requested in the Pre-Qualification Guidelines, we will be in a better position to determine if we are able to offer you and your business a mortgage. Should you have any questions please contact the respective listing agent or call Beedie at +1 403-724-4633. We would be happy to provide any additional information that you need.

### Q. I MEET ALL OF THE PRE-QUALIFICATION GUIDELINES. AM I APPROVED?

A. The pre-qualifications are the first step to being approved for the mortgage option. Once you have submitted all of the supporting documents to Beedie, our finance team will review your application and schedule a call to review.

### Q. WHAT SHOULD I EXPECT FROM THE CALL WITH BEEDIE'S FINANCE TEAM?

A. The purpose of the call is to better understand your operations and business plan. There may be follow-up questions and information requirements before approving your application.

### Q. WILL BEEDIE FINANCE THE CONDO PURCHASE AND TENANT IMPROVEMENTS?

A. Beedie is offering financing on the purchase of the condo shell at the listed price. Tenant improvements will be covered by the purchaser.

### Q. I DO NOT MEET ALL OF THE PRE-QUALIFICATION GUIDELINES. CAN I STILL APPLY FOR THE MORTGAGE OPTION?

A. The pre-qualifications are the first step in the process to determine mortgage approval. Each application will be reviewed on a case-by-case basis, so we encourage you to still proceed to confirm eligibility.