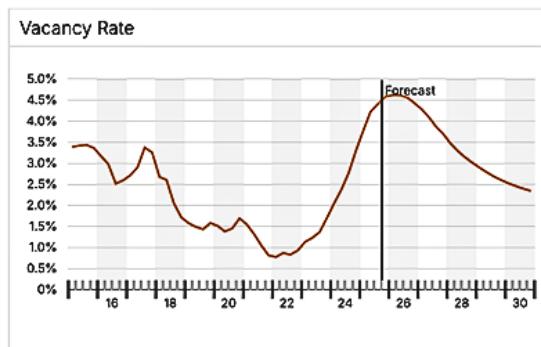
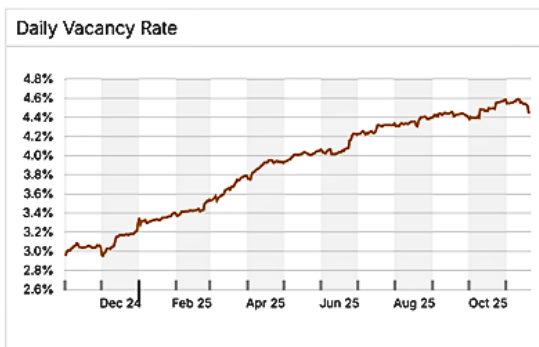
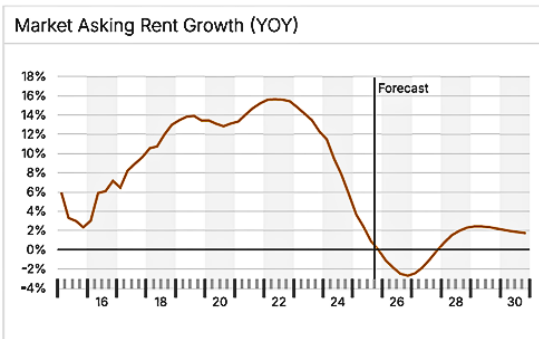




INDUSTRIAL ASSET LENDING

Ontario's industrial sector is entering a period of slower rent growth, with Costar reporting that month-over-month asking rents have flattened or dipped into negative territory. Vacancy and availability continue to rise as new supply is delivered and tenant demand becomes more cautious. As rent escalations become harder to underwrite, traditional term debt based on stabilized NOI assumptions may become less advantageous.



Source: CoStar Group, Inc. (Market Analytics).

Franc&Co's bridge financing solutions offer owners short-term flexibility, liquidity, and the ability to navigate this transitional period while positioning assets for stabilization and future rent recovery.

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KEY ADVANTAGES

AVOID LENGTHY CLOSED TERMS

3–5 year closed periods which may assume stronger NOI growth than the market is delivering

LIQUIDITY PROVISION

Offers liquidity without forced sale or refinancing

MANAGE MARKET CONDITIONS

Supports owners during uneven absorption and compressing rental spreads

SHORT TERM FLEXIBILITY

Bridge financing may be strategically aligned with the current market cycle

OPERATIONAL STABILITY

Helps maintain stability as vacancy & availability rise

OPTIONALITY PRESERVATION

Retains the ability to recapitalize, refinance, or sell when conditions improve

Bridge

LTV: Up to 85% of appraisal value

Rates: Starting at 7.50%

Fees: As low as 1%

Payments: Interest ONLY with optional IR

Term Length: 6–12 months

DSC: <1x

Term

LTV: Up to 80% of appraisal value

Rates: Starting at GOC + 220 bps

Fees: As low as 50 bps

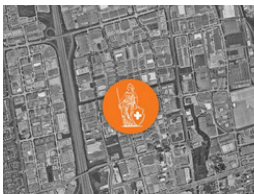
Payments: P+I from cashflow

Term Length: 2–5 years

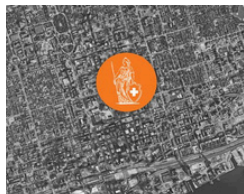
DSC: from 1.10x

REQUIREMENTS: Recent Appraisal & BCR Report

Recent Transactions



\$15,750,000
Ajax, ON



\$15,350,000
Scarborough, ON



\$2,750,000
Vaughan, ON



\$5,400,000
Toronto, ON

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*Please Note: Advertised terms/availability are not guaranteed. Any terms/availability provided will be based solely on each individual application and its unique circumstances. The advertised terms/availability are provided as guidance only. Please speak with a licensed Franc&Co mortgage professional for the most accurate information and to determine eligibility.