

RBC Commercial Real Estate

Powered by Capital Advisors

If you have ever owned or considered purchasing commercial real estate, you know that the way you finance it can significantly impact both your immediate and long-term investment strategies. And if you have tried to sort through all the options available — such as bank or mezzanine financing, short term or long term debt, or fixed rate or variable rate loans — you know your choices can be overwhelming.

At RBC Wealth Management, we understand that the best way to finance your commercial real estate is the way that meets your individualized financing needs and your personal and business investment goals. To get the most appropriate solution for your overall financial welfare, we invite you to take advantage of the services provided by Capital Advisors, Inc.

BROAD RANGE OF SOLUTIONS

Capital Advisors specializes in providing long-term financing for commercial real estate properties located in the continental United States. With access to more than 50 commercial real estate lenders, Capital Advisors is well positioned to find the mortgage solution that is most appropriate for you.

As a financial intermediary between real estate investors and commercial lending sources, Capital Advisors represents more than 20 life insurance companies and two pension funds. In addition, Capital Advisors places loans with several commercial/investment banks, multiple open life insurance companies, and has access to all of Fannie Mae/Freddie Mac's commercial financing programs. Capital Advisors' broad range of lenders, coupled

with their industry expertise allows them to provide a customized solution that can meet your real estate financing needs.

EXCEPTIONAL SERVICE

Capital Advisors will work with you and your Financial Advisor to understand your real estate financing goals and will then navigate the financing market on your behalf. Through an "open architecture" approach, and as your real estate financing advocate, Capital Advisors will obtain several financing solutions from a variety of different lenders.

Once you have chosen the financing solution that best suits you, Capital Advisors and your RBC Wealth Management® Financial Advisor will lead you through the loan closing process to insure your transaction is seamless. In many cases, Capital Advisors will service your loan after it closes.

WHY CHOOSE CAPITAL ADVISORS?

You'll find that working with Capital Advisors to obtain financing has many benefits.

- You may be able to avoid selling some of your investments at an inopportune time to finance a commercial real estate investment by having Capital Advisors assist you in financing your property.
- You may be able to extract significant investable dollars by leveraging your commercial real estate property with debt. This allows you to maximize your return on investment through debt leveraging, while obtaining flexible financing solutions for a complex real estate transaction.



RBC Wealth Management®

RBC Commercial Real Estate, continued

- Capital Advisors primarily places non-recourse loans (you are only personally liable for the loan in the events of fraud, environmental misuse, or willful misrepresentation). This is an attractive feature because it helps you protect and grow your wealth.
- Commercial real estate financing through Capital Advisors' life insurance lenders, agency lenders (Fannie Mae and Freddie Mac), and other lending sources offer you an attractive, long-term, cost effective alternative that includes a high level of service that is not always delivered in products from other financial institutions.

WHAT TYPES OF PROPERTIES CAN WE HELP YOU FINANCE

Capital Advisors and the lenders they work with can finance almost all types of commercial real estate including retail, multifamily, office, medical, owner-occupied, industrial, hotels, student housing, and senior housing properties located anywhere in the continental United States.

TYPES OF FINANCING AVAILABLE

Capital Advisors can help with acquisition financing, refinancing existing debt, construction financing, mezzanine financing, equity financing, and forward loan commitments.

TYPICAL TERMS

Unlike traditional bank loans, Capital Advisors provides commercial real estate financing solutions that have fixed or floating, long term rates (5-25 years), long amortization periods (10-30 years) and flexible loan terms over an extended period of time. Loan amounts start at \$1,000,000 with no upward maximum.

HOW TO START FINANCING YOUR NEXT COMMERCIAL REAL ESTATE PURCHASE OR REFINANCE YOUR EXISTING REAL ESTATE MORTGAGE

Capital Advisors can play a critical role in meeting your financing needs and investment strategy. To learn more about Capital Advisors and their real estate financing network, please contact your Financial Advisor.

About Capital Advisors

Capital Advisors has a network of six offices in the continental United States, and provides mortgage banking services to clients located in the United States as well as those that are located internationally.

What you should know about RBC Wealth Management and Capital Advisors

These services are provided by Capital Advisors and are subject to the their terms, and the terms of the life insurance companies, agency lenders, and investment/commercial banks including each respective lender's credit approvals and appraisals. RBC Wealth Management may receive compensation in connection with these services.

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