

**THERE ARE  
DEALS TO BE  
MADE TODAY**



glasslake<sup>TM</sup>  
FUNDING



# WHO WE ARE.

The name, Glasslake, represents the mission to deliver a seamless funding experience similar to a “glass-lake effect”.

We are grounded in connecting through a human-first approach with brokers who we choose to build our difference with.

Most importantly, we are here to serve a small commercial mortgage niche. We also offer simplified residential options, both of which fill a much-needed gap for self-employed and seasoned investor clients.

## YOUR COMMERCIAL PROS.



100%

How we take the chop out of the underwriting process to deliver **smooth and simple funding:**

- **Speed:** Quick commitments & Quick Closings
- **Service:** Underwriters Pick Up their Phones (UP-UP)
- **Options:** Multiple qualifying programs
- **Human-smarts:** More intuition & reasonability, less paperwork
- **Experience:** 200+ years of alternative expertise



*\*Plus! Added perks on service, pricing, compensation and much more if you hit wavemaker status!*



# WHY WE ARE HERE.

## Current Market Challenges

Lack of liquidity



Location + property restrictions



Complex underwriting



Dominance of short-term options



Declining small commercial appetite



Fear of commercial deal structuring



Inability to qualify



## Glasslake Filling The Gap

Ample liquidity to fund your deals

Primary, Secondary + Tertiary markets in BC, ON + AB

Reasonability + logical conditioning

1-7 year term options

Specialty in small commercial

Simplicity using residential underwrite

Multiple qualifying options + programs

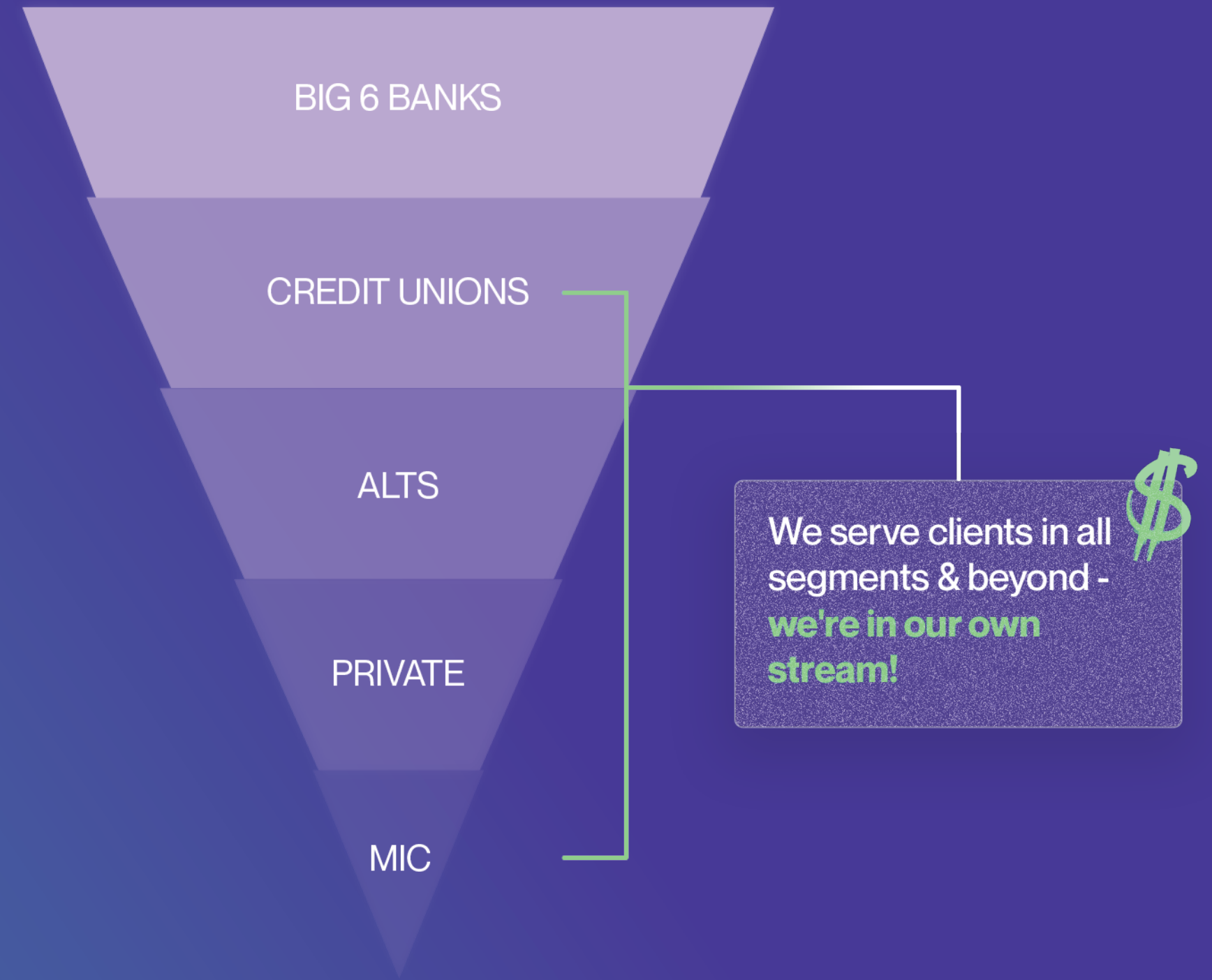


**WAYS  
WE  
WIN.**





# WHERE WE PLAY.





# SMALL COMMERCIAL HEROES

Built for: Seasoned Investor +  
Self-Employed Clients

Purchase, refinance, and cash-out transactions offered.

Program	Min Credit	LTV	Loan Amount	Term	Amortization	Qualifications
DSCR	650	Up to 75%	200K - \$5MM++	Up to 5 years	Up to 30 years	Appraisal & market rents, DSCR as low as 1.00x
Bank Statement						(12) months bank statements

We Pay Our Brokers...  
**100bps** on 1, 2, 3 & 5 years



## Property Types

- **Multi-Family:** 5 or more residential units, Mixed-Use (MU)
- **Converted Single Family Residence:** Must be zoned for commercial use.
- **Automotive**
- **Office** (May include a medical office with no surgical procedures component)
- **Commercial Condos**
- **Light Industrial** (No heavy/dirty manufacturing)
- **Retail/Wholesale Store/Strip Center**
- **Mobile Home Parks** (No park-owned trailers or their income will be included in value)
- **Warehouse/Self-Storage Facility** (traditional self-storage only with no credit to outside storage income)
- **Bars/Restaurant**
- **Daycares**



# GETTIN' DEALS DONE

Commercial - Refinance for an industrial property in Quesnel, BC.

## Deal Details



**Location:** Quesnel, BC

**Property type:** Light Industrial Commercial

**Loan type:** Commercial

**Loan amount:** \$887,500

**LTV:** 60%

**Term:** 3 years

**Amortization:** 30 years

**Qualifying method:** Global DSCR



## Challenges vs 'The Glasslake Effect' Location

Client/Broker applied with multiple lenders but due to the location of the property, (Quesnel, BC has less than 10k population), the deal was outside other lenders' location risk appetite.

Glasslake has no boundaries on locations we lend in.

## Term

Clients were self-employed and existing Private lender could only offer another 1-year term. Glasslake offered a 3-year term for increased payment stability and extended time between requalification and renewal fees.

**++ Deal was approved within 24 hours & Finders Fee; 100bps**



# KEEPIN' IT RESIDENTIAL

Built for: Seasoned Investor + Self-Employed Clients

Purchase, refinance, and cash-out transactions offered

	Min Credit	LTV	Loan Amount	Term	Amortization	Qualifications
Bank Statement	660	Up to 80%	200K - \$5MM	Up to 5 years	Up to 40 years	(6) months bank statements

No Stress Tests at Glasslake



## Property Types

- Detached Single Family Dwelling (SFD) and 2-4 unit housing (duplex, triplex, 4-plex)
- Townhouse, Row Housing, Condos
- Acreage Property (up to 40 acres)
- Rooming House, Student Rentals
- Short-term rentals (e.g., Cottage or Airbnb, ideally with year-round access)

## We Pay Our Brokers...

**60bps** on 1 & 2 years  
**75bps** on 3 years  
**100bps** on 5 years



# GETTIN' DEALS DONE

Residential - Investment purchase in Coldwater, ON.

## Deal Details



Location: Coldwater, ON

Property type: Single Family Dwelling

Loan type: Residential

Loan amount: \$869,000

LTV: 75%

Term: 3 years

Amortization: 40 years

Qualifying method: Bank Statements



*made*

## Challenges vs 'The Glasslake Effect'

### Higher LTV Required

Client needed a higher LTV; other lenders would only go up to 65%.

**We were able to provide an LTV of 75% for the client.**

### 40-Year Amortization

Client was only receiving approvals for 30-year amortizations.

**We offer amortizations up to 40 years with interest-only options available.**

**Finders Fee; 75bps**



# SUBMISSION CHECKLIST



Tell us the good, the bad, and the ugly info about the deal.

Let us handle the rest! 

## Collateral

- ✓ Refinance or purchase?
- ✓ Residential or Commercial property?
- ✓ What is the address/zoning?
- ✓ Owner occupied or investment property?

## Covenant

- ✓ Individual or Company?
- ✓ If self-employed, what business do they have?  
  
What is their gross income?
- ✓ Do they have experience as a landlord?

## Credit

- ✓ What is the borrower's credit?
- ✓ Any derogatory marks, or arrears? Explain the story.

## Capacity

- ✓ LTV required?
- ✓ Loan amount & value  
Purchase:  
Downpayment – how much & where is it coming from?  
Refinance: When was it purchased  
what was the price?
- ✓ Liquid assets?



# LET'S TALK ABOUT RATE

Our rates are competitive with other alternative lenders BUT we don't stress test.  
Let's break it down...

## Client Profile:

**Income:** \$200,000

**Employment:** Self-employed

**GDS/TDS:** 60/60

**FICO:** 700

**Term:** 2 years

**Amortization:** 35 years

**LTV:** 70%

## Rate Breakdown

### Other Lender:

**RATE:** 5.49% + 2 (STRESS TEST)

**AMORTIZATION:** 30 YEARS

**QUALIFICATION AMOUNT:** \$1,326,837

### Glasslake Funding:

**RATE:** 6.49% (NO STRESS TEST)

**AMORTIZATION:** 35 YEARS

**QUALIFICATION AMOUNT:** \$1,479,864

*The Difference: With no stress test, you qualify  
for more with Glasslake*



# GLASSLAKE'S EXCLUSIVE MILLION—A—MONTH REWARDS PROGRAM

Our **WaveMakers program** is designed to support brokers who don't just work with Glasslake—they make waves with us.

Whether you're rising, building momentum, or leading the industry, WaveMakers helps you close deals like never before!

What's your **WaveMaker** status?  
Talk to your RSM.

[glasslake.ca/wavemakers](https://glasslake.ca/wavemakers)



# A FEW THINGS TO REMEMBER ABOUT US...

- WE ARE A NON-B20 INSTITUTIONAL FUNDER
- WE REWARD OUR BROKERS WITH COMPETITIVE COMP AND PERKS!
- WE ♥ SECONDARY MARKETS
- WE COMMIT TO A HUMAN-FIRST APPROACH
- WE ARE ON A MISSION TO SIMPLIFY THE FUNDING PROCESS

## LET'S MAKE A DEAL.



[glasslake.ca/contact](https://glasslake.ca/contact)



[sales@glasslake.ca](mailto:sales@glasslake.ca)

[glasslake.ca/wavemakers](https://glasslake.ca/wavemakers)



qno