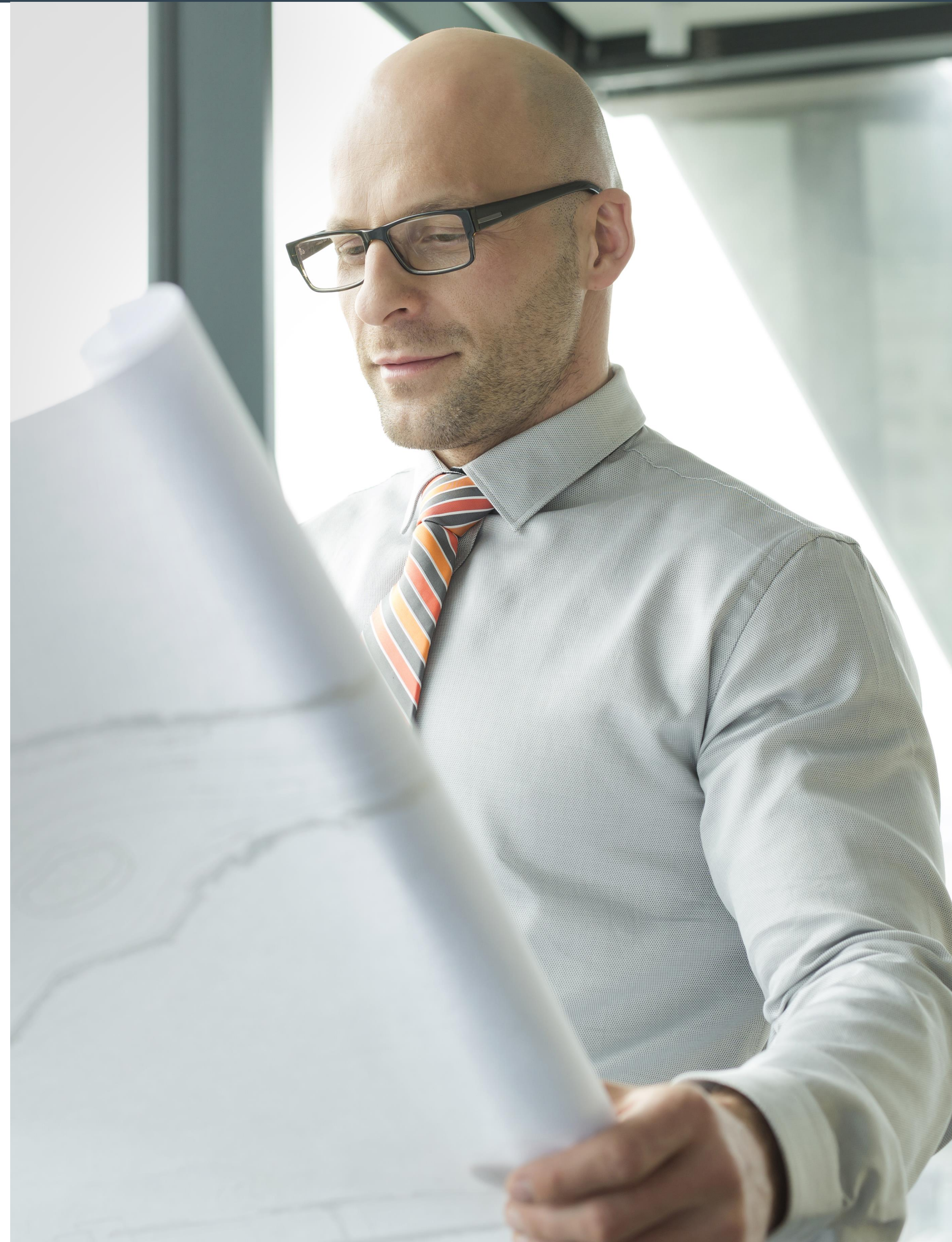


Flexible financing for property improvements.

Condominium and homeowner associations can receive long-term financing for property repairs, maintenance or additions with a Common Interest Realty Association loan from Capital One. This type of loan offers financing for up to 100% of project costs and repayment terms of up to 10 years, which can make it easier to pay for improvements. Financing is also available for associations wanting to purchase their superintendents' units.



Secure financing for a range of needs

Borrow up to \$3M for:

- Exterior repairs, such as roofs, building façades and irrigation systems
- Interior and mechanical system repairs, such as elevators, plumbing and security systems
- Refinancing or increasing existing loans

Help avoid short-term cash crunches

A CIRA loan can help condominium and homeowner associations meet their obligations to contractors as work is performed. Unit owners can pay their portion of improvement costs over an extended period rather than in a single installment, easing cash flow concerns.

Standardize payments

Loan funds can be withdrawn over a period of up to 24 months to help keep up with improvement costs. After the withdrawal period, the outstanding balance is converted to a term loan of up to 10 years from the origination date of the loan with fixed monthly payments and a fixed interest rate. This helps make improvement expenses predictable throughout the repayment period.