



BLACK KNIGHT CAPITAL INC.

FINANCE AGILITY OVER RED TAPE

DIGITAL TOOL · FOR REALTORS & BUILDERS

Realtor's Financing Sheet

Give your buyers instant financing clarity at every showing — property-specific payment estimates, down payment, closing costs, and land transfer tax.

Important: A financing sheet is not a pre-approval. It helps buyers understand what a property might cost — pre-approval confirms what they can actually borrow.



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What it does: Generate a printable property-specific financing snapshot — estimated payment, down payment, LTT, closing costs, and total cash needed. Co-brand with your realtor name and photo.

What a Financing Sheet Includes

Section	Details
Property details	Address, list price, property type
Estimated monthly payment	Principal + interest based on rate, amortization, down payment
Down payment	Dollar amount and percentage
Mortgage amount	Purchase price minus down payment
CMHC / default insurance	If down payment is less than 20%
Land transfer tax	Provincial + Toronto municipal (if applicable)
First-time buyer rebates	Applied automatically when eligible
Estimated closing costs	Legal, title insurance, adjustments
Total cash at closing	Down payment + closing costs + LTT
Broker contact	Pre-approval CTA with Bobby's info

Tool Inputs

Required: Property address · List price · Mortgage rate · Down payment %

Optional: Property type · Payment frequency · First-time buyer (Y/N) · City · Realtor name & photo · Property photo

Financing Sheet vs. Pre-Approval

	Sheet	Pre-Approval
Purpose	Payment estimate	Confirmed capacity
Credit check	No	Yes
Income verified	No	Yes
Rate hold	No	90–120 days
For offers	Helpful	Required
Turnaround	Instant	24–48 hours

**Example: \$850,000 – Vaughan**

Purchase price	\$850,000
Down payment (10%)	\$85,000
Mortgage amount	\$765,000
CMHC premium (est.)	~\$24,000
Monthly payment (4.5%)	~\$4,200
Ontario LTT	~\$13,475
Closing costs (est.)	~\$3,500
Total cash needed	~\$125,000+

Example: \$650,000 Condo – Toronto FT HB

Purchase price	\$650,000
Down payment (10%)	\$65,000
Ontario LTT	~\$9,475
Toronto municipal LTT	~\$9,475
FT HB rebate (combined)	-\$8,475
Net LTT	~\$10,475
Total cash needed	~\$90,000+

5-yr fixed, 25-yr amortization. Illustrative only.

Payment Frequency Options

Frequency	Payments/Year	Effect
Monthly	12	Standard
Semi-monthly	24	Slightly faster paydown
Biweekly	26	~1 extra monthly payment/year
Weekly	52	Fastest paydown
Accelerated biweekly	26	Extra principal – saves interest



Why Realtors Partner with BKC

- Fast pre-approvals — 24–48 hour turnaround for standard files
- Alternative lending — save deals when banks decline
- 24/7 broker access — Bobby responds evenings and weekends
- Co-branded sheets — your name + BKC on every estimate
- Private, B-lender & commercial options when A-lenders say no

Refer a Client

1. Share client contact or have them mention your name
2. Bobby completes finance discovery within 24 hours
3. Pre-approval issued with rate hold
4. You receive status updates through closing

Quick Answers

Formal mortgage offer?

No — estimates only. Buyers need pre-approval before offers.

What rate to use?

Current market rates, or contact Bobby for today's best rate.

Builders too?

Yes — builder variant available with rep details and community branding.

Open Houses & Showings

Step	Action
Before the showing	Generate a sheet for the listing with current rates
At the showing	Hand buyers a branded PDF with payment breakdown
After the showing	Follow up with pre-approval link
Multiple properties	Generate comparison sheets for 2–3 listings

Financing sheets also work for renewals — compare renewal offers for past clients.

Add my branding?

Yes — co-branded sheets include your name, photo, and contact.

Includes CMHC?

Yes — estimates premium and Ontario PST for down payments under 20%.

Partner with Black Knight Capital

Request co-branded financing sheets or refer a client for fast pre-approval. Bobby saves deals when banks say no.

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