

Income Property Finance Team



Jeanette MacDonald

Regional Team Lead

Income Property Finance - GTA

T: 416-529-6287

E: Jeanette.MacDonald@bmo.com

- Responsible for leading a specialized team of commercial real estate experts for investor-owned properties in the GTA.
- She has 19 years experience in Commercial Banking across various industries and geographies.
- Prior to real estate, Jeanette held a variety of positions, including: leadership in Dealership Finance covering Ontario/Atlantic; a strategy role in Structuring & Credit Risk; a national mandate in Syndicated Loans; and Large Corporate Relationship Management roles both Halifax and Toronto.
- She is currently a member of the Board of Directors for the YMCA of Greater Toronto and is the chair of the Audit Committee.
- Jeanette is a CPA (CMA) and holds an MBA and BSc with an Advanced Major in Chemistry from Dalhousie University.

Your contact for:

- Commercial mortgage financing (Term/Demand) for residential, retail/commercial, industrial and office properties.
- Creative debt structuring.
- Best available services and terms.
- Investor-Owned Construction financing on projects \$10MM to \$20MM.
- CMHC Certificate of Insurance Underwriting and CMHC Financing.



James Malone

Regional Team Lead

Income Property Finance - GOA

T: 519-827-5119

E: james.malone@bmo.com

- Seasoned commercial banker with experience across many industries and markets in Ontario. In addition to over two decades of lending experience, he also offers specialized expertise in Income Property Finance. He has a passion for lifelong learning, talent development and giving back to the communities in which he works and lives.

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Jared Henry

Regional Team Lead

Income Property Finance - PRD

T: 587-227-2641

E: jared1.henry@bmo.com

- Responsible for managing a team of commercial real estate experts in the Prairies region that focus on establishing and growing strong relationships with investor-owned commercial real estate borrowers.
- His expertise in debt structuring, relationship management and market knowledge have enabled him to provide his team with the direction needed to successfully grow meaningful relationships in his region.
- Jared holds a Bachelors of Management from the University of Lethbridge and Chartered Professional Accountant (CPA) Designation.

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Keren Amar

Regional Team Lead

Income Property Finance - QC

T: 514-877-2075

E: Keren.amar@bmo.com

- Keren has worked in the financial services sector for over 22 years with the past 15 years at Bank of Montreal.
- Regional Team Lead, manages a team of 12 commercial real estate experts, comprised of senior account managers and analysts in the Quebec region that focus on establishing and growing strong relationships with investor-owned commercial real estate borrowers.
- Manages a portfolio of over \$1 billion in loan advances among 320 borrowers and focuses on the financing of industrial properties, multi-residential conventional and CHMC financing, retail strips, mixed-use commercial and medical office buildings.
- Keren holds Bachelor degree in Finance from HEC Montreal (University of Hautes Etudes Commerciales).

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- Commercial mortgage financing (Term/Demand) for residential, retail/commercial, industrial and office properties.
- Investor-Owned Construction financing on projects \$10MM to \$20MM.
- CMHC Certificate of Insurance Underwriting and CMHC Financing.
- Offers specialized expertise in Income Property Finance.



Mai Lake

Head CMBS

Income Property Finance – National

E: mai.lake@bmo.com

- Responsible for providing leadership, strategy, execution and performance for Commercial Mortgage-Backed Securities (CMBS) product offering in Canada.
- She brings 10 years of Canadian CMBS experience and over 25 years of experience in North American debt and equity commercial real estate in deal management & execution, portfolio & asset management, acquisitions & dispositions, credit review and risk management.
- Mai holds a Bachelor of Science from the Western University and MBA from Ivey School of Business.

Your contact for:

- Conduit CMBS financing \$2.5MM to \$25MM on income producing properties located across Canada.
- Single Asset/Single Borrower (SASB) CMBS financing \$250MM - \$400MM on income producing properties located across Canada.



Patrick Hemsworth

Regional Team Lead

Income Property Finance – ATL.

T: 506-378-1014

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- Patrick joined BMO in 2004 while completing his BComm undergraduate degree in Halifax
- Now, with 20 years in banking all at BMO and 14 years in Commercial Banking in various roles from Treasury and Payment Solutions to Senior Relationship Manager covering the Maritimes, Patrick has developed a well-rounded skill set to support many different aspects of your financing and banking needs.
- Patrick currently leads the Income Property Finance team for Atlantic and has a team of nine working specifically with BMO Real Estate Finance clients.
- Providing advice and creative financing solutions for growing and mature investors in real estate.

Your contact for:

- Commercial real estate financing of Multi-Unit Residential, industrial, retail investor-owned properties.
- Construction financing for above noted asset classes.
- CMHC MLI Program financing.

