

## RESIDENTIAL MORTGAGES

| NO INCOME VERIFICATION, | NO GDS/TDS |
|-------------------------|------------|
|                         |            |

| Up to 80%            |  |                                 |
|----------------------|--|---------------------------------|
| LTV                  | Rural Areas - 65% of house and 5 acres land<br>Homes over \$1mln - LTV on case by case basis   |                                 |
| 1st Mortgages        | Rates: 5.99 - 8.99%<br>Lender Fee: 1.5 - 2%  | Loan Amounts:<br>\$75K - \$3mln |
| 2nd Mortgages        | Rates: 10.49 - 12.99%Lender<br>Fee: 2.5 - 3% (min. \$1500)   | Loan Amounts:<br>\$15K - \$1mln |
| Term                 | 3 - 12 months  |                                 |
| Amortization         | Interest Only or max 30 years amortization   |                                 |
| <b>Property Type</b> | Single Family and Multiplexes Owner Occupied and Rental  |                                 |
| Types of deals       | Purchases and Refinances Debt Consolidation or pay off Cons. Proposals Construction Financing Bridge Loans Stop Power of Sale                |                                 |
| Lending Area         | ONTARIO: btw Kitchener and Oshawa  (north up to Barrie and south to Lake Erie) also Ottawa  MANITOBA: Winnipeg ALBERTA: Calgary and Edmonton |                                 |

We Offer "lightning fast" Service

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