

If you have a deal where you're looking for a smart alternative approval, please consider us.

- We go up to 85% LTV plus capped fee.
- Purchase or refinance.
- Single family or multi
- Owner occupied or rental
- Residential properties only
- Municipal services or well and/or septic
- Local Ottawa decisions: we know the difference between Osgoode, Orleans, Oxford Station & Overbrook.

The easiest way to work with us is to email brokers@advancedmic.com a .pdf of the application, credit bureaus and any supporting documentation that you have collected. Send the Purview if you have it. We can take a quick look, ask questions and get you a rate and LTV quote.

If you've never worked with us: we're a very flexible lender but we want to understand the client.

- What is the situation that created the alternative financing need?
- How did they get into this situation?
- Can the situation be fixed by AMIC's loan?
- Can it happen again?
- Can AMIC get out?

Recently funded transactions:

- We saved a retired couple's home from a tax sale.
- We did a rush 2nd to prevent a self-employed purchaser from failing to close a firm Quebec land purchase when their bank dropped the ball.
- We lent a 2nd behind a CHIP.
- We lent a 2nd to inject cash into a family-owned manufacturing business.
- We blanketed two rental condos to help a young couple buy their first home together.
- We paid off a consumer proposal and paid to fix the roof.

We take pride in the successful exits that AMIC borrowers have typically achieved. Most of our borrowers successfully refinance out of AMIC into less expensive financing.

- Don't forget us for bridge loans, divorces, tax bills and more. We pay out proposals and bankruptcies all the time.
- We do lend behind collateral charges BUT we need to understand the global limit or approved credit under the charge.
- Did you know: we can lend in corporate names and we can also lend to estates with the consent of the trustees.
- We don't lend on commercial properties but we are totally ok to lend for a business owner who is using funds for the business.

All AMIC mortgages are fully open to repayment prior to maturity subject to receipt of 30 days' notice. On average, borrowers are with AMIC for 15 months from funding to discharge. This means you're doing another deal with them within a year and a half.

PRODUCT	RATES/FEEES	TERMS	REQUIREMENTS
AWC Express 75% LTV 1st Mortgage	7.49% to 7.99% 2% Lender Fee	1 Year Open/Closed Amortized or Interest Only	Owner Occupied Property – detached home Client must have 600 plus beacon Reasonability Tested Income Major Urban City Centers
AWC Flex 75% LTV 1st Mortgage	8.99% 2.5% Lender Fee	1 Year Open/Closed Amortized or Interest Only	Owner Occupied, SFD, Semi-detached, Townhouse, Condo's Flexible Income Requirements Major Urban City Centers
AWC Flex 80% LTV 1st Mortgage	8.99% 2.5% Lender Fee	1 Year Open/Closed Amortized or Interest Only	Owner Occupied, SFD, Semi-detached, Townhouse, Condo's Reasonability Tested Income Major Urban City Centers
AWC Flex 85% LTV 1st Mortgage	9.99% 3% Lender Fee	1 Year Open/Closed Amortized or Interest Only	Owner Occupied, SFD, Semi-detached, Townhouse, Condo's Income Documented Major Urban City Centers
AWC Flex Second Mortgages To 85% LTV	10.95% to 15.95% 3 to 5% Lender Fee	1 Year Open/Closed Amortized or Interest Only	Owner Occupied/Rentals, SFD, Semi-detached, Townhouse, Condo's Flexible Income Requirements Major Urban City Centers

CAPPED FEES • SAME DAY APPROVALS

CREATIVE UNDERWRITING • FLEXIBLE INCOME AND TDS REQUIREMENTS

Contact us today to find out more!



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We are a mortgage lender filling the lending gap caused by the limited number of financial institutions operating in Canada. We lend in major urban centres where the stability and liquidity of real estate is high. Our loan portfolio is of high quality but we are able to charge higher rates than the banks because we offer flexibility, speed, creativity and excellent service. In addition, bank lending is often formulaic and constrained, whereas we are able to customize solutions.

Mortgages on which we lend are secured by all types of residential, multi-residential and commercial real property located in Canada, and must all be in strict compliance with our investment policies. Atrium has an 18-year track record of success and consistently achieving its strategic objectives: namely, to grow in a controlled manner by diversifying geographically, and focusing on real estate sectors with the lowest risk profiles.

Our investment objectives are to preserve our shareholders' equity and provide our shareholders with stable and secure dividends from our investments in mortgage loans within the criteria permitted for a Mortgage Investment Corporation (MIC). Working within conservative risk parameters, we endeavour to maximize income and thus the dividends paid to our shareholders through the sourcing and efficient management of our mortgage investments.



BROOKSTREET
MORTGAGE INVESTMENT CORPORATION

The Better Alternative!

Purchases starting as low as 5.49%
Refinances and Equity Take Outs @ 5.99%
Equity Deals
Second Mortgages to 85% and Bridge Financing



No B20 Hassles
Same Day Approvals and Commitments
Timely and Efficient Service

Anthony Rosano
Business Development Manager
647-268-8338 -- anthony@brookstreetmic.com



1ST MORTGAGES	2ND MORTGAGES
Rates from 7.99%	Rates from 10.49%
75% MAX LTV	70% MAX LTV
NO LENDER FEE*	
NO RENEWAL FEE*	
FULLY OPEN (AFTER 60 DAYS)	
INTEREST ONLY PAYMENTS (2ND MORTGAGES TBN)	
STATED INCOME	
BROKER SETS THEIR FEE	

Additional Details

These are Guidelines Only - Rate and fees can be adjusted to make the deal work!

Based on 1 year term

*Lender fee may be charged on deals that require exceptions

*No Renewal Fee on 1st renewal, if paid as agreed and value has not declined. Appraisal may be required.

Rentals OK! - 1st Mortgages only

2nd Mortgages up to 70% LTV - Owner occupied properties only

Bridge financing available

Broker's fee will be collected by Fisgard and paid to the broker upon funding

CONSTRUCTION

UP TO 75% OF TOTAL COST INCLUDING LAND	SINGLE FAMILY/SPEC/RENTALS
RATES FROM 8.5%	OWNER BUILDS CONSIDERED
FULLY OPEN TERM	NEW HOME WARRANTY COVERAGE REQUIRED
LENDER FEE FROM 2%	INTEREST RESERVE HELD DURING COURSE OF CONSTRUCTION
NO STANDBY FEES FOR FUNDS NOT DRAWN	MAX FINISHED VALUE MAY APPLY

Guidelines Only
Based on 1 year term

SUBMIT YOUR DEAL

Email: newdeal@fisgard.com
Call: 866.382.9255

FOR MORE INFORMATION

www.fisgardmortgage.com



Hali Noble
SVP Residential Mortgage
Investments & Broker
Relations / Broker



Reaza Ali
Broker Relations
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416.712.9680





We offer Residential/Commercial Mortgages:

- Debt Consolidation
- Self-Employed
- Construction Financing
- Rural Properties
- Up To 85%-2nds
- Equity Lending



LIAHONA MIC

Contact: Gail Hamelin or Yvonne MacNeil

liahona.ca | 705-725-8252



Specializing in alternative mortgages for 25 years

Since 1994, Magenta has provided flexible mortgage solutions that truly help our borrowers. We partner with brokers like you to solve your client's short-term credit challenges and facilitate their return to traditional lending channels.

“I really appreciate Magenta's quick response time. Thank you for making my life easier.”

Ranbir Singh, Mortgage Alliance Pinnacle Capital



More for you

We understand our success is tied to your success. Magenta works with brokers as business partners, helping you to grow your business and guide your clients through the borrowing process.

As our partner, you'll receive recommendations from our experienced sales managers on how to package you client's application. Once an application has been submitted, our efficient team of underwriters and funders will communicate directly with you, every step of the way.



No sign-up or minimum volume commitments



Accommodation of quick-close applications



Easy deal submission through Filogix, Morweb and Velocity



Access to our network of local appraisers and real estate agents



24-hour response time¹



Up to 110 bps broker fee for funded applications²

¹ Average time between application submission and commitment delivery (or application decline) on standard files. Actual response time may vary.

² Broker fees vary by file type and are subject to change without notice.



Mortgages

Chad Mooney

Business Development Manager, MCF Mortgages

O: 905-727-5479 x 232

F: 905-727-7448

C: 416-272-0494

70 Wellington Street East, Aurora ON L4G 1H8

www.mcfmortgages.com



2nd & 3rd Mortgage Promotion!

MOST ONTARIO LOCATIONS!

Maximum Mortgage Amount \$150,000.00

Up to 50% Itv - 7.99% and 2% lender fee

Up to 65% Itv - 8.99% and 2% lender fee

Up to 75% Itv - 9.99% and 2% lender fee

Don't forget to ask us about our 80% + Itv product!

Some rural (well/septic accepted up to 65% Itv)

All residential property types, including rentals

Mix & Match your rate and fee options are available

Property must qualify/no mortgage or property tax arrears

Minimum lender fee \$1000 or <2%

To Qualify: All you have to do is SUBMIT your deal to us on or before 5pm May 31, 2019!

Program subject to change without notice. Terms & conditions may apply.


TRUE EQUITY LENDING ONTARIO WIDE!

1220 Sheppard Avenue E, Suite 206
North York, Ontario, M2K 2S5

F.S.C.O
Brokerage License No. 10588
Administrators License No. 11284

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416-636-0000

 FACSIMILE
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+1-866-784-6385

CHEAT SHEET



GTA	LTV's	Rates	Lender Fees
First Mortgage	Up to 80%	From 5.99%	1% to 2.49%
Second Mortgage	Up to 80%	9.74%	1% to 4%

Golden Horseshoe & Ottawa	LTV's	Rates	Lender Fees
First Mortgage	Up to 75%	From 6.99%	1% to 2.49%
Second Mortgage	Up to 75%	From 9.74%	1% to 3%

Terms*

Property Eligibility	Single family attached/detached, Townhouse freehold, Construction Financing, Rental Properties, Bridge Financing, Rural/acreage (well & septic) waterfront and building lots
Geographic Lending Areas	GTA, Golden Horseshoe and Ottawa
Maximum LTV	Up to 80%
GDS/TDS	Not applicable
Beacon Score	Not applicable, lower rates for better credit borrowers
Credit History	No minimum beacon score
Bankruptcy	Yes – Must be discharged (no waiting period)
Terms	3, 6, 12 and 24 months terms
Repayment	Monthly up to 25 years or interest only
Broker Fee	All yours!
Lender Fee	Starting from 1%. All fees associated with mortgages to be deducted from gross advance (except appraisal)
Maximum Loan Amount	\$1,750,000
Maximum Amortization	25 years or interest only
Rate Type	Variable or Fixed
Property Tax Arrears	Accepted
Mortgage Arrears and Power of Sale	Accepted

* Appraisal company must be Oppono approved.

** Rates or Fees are subject to change without prior notice.

For more information please contact

AJAY KAITH
ajay.kaith@oppono.com
416-669-9274

OWEMANCO

Ontario Wealth Management Corporation
Lic. 10506/11758

The Financing You Need, When You Need It

Loan Amounts

\$250,000 - \$10M

Flexible Prepayments

Leverage

UP TO 70%

Lender Fee

STARTING AT 1.5%

Interest Rates

STARTING AT 7.75%

Broker Fee

NOT TO EXCEED 2%

Founded in 2001, Owemanco is a private, equity-based mortgage lender specializing in commercial, industrial and construction financing in Canada & the U.S. We are guided by the philosophy that a good loan is one that benefits all parties: providing interest income to investors while allowing borrowers to achieve their goals.

Head Office:
2950 Keele Street, Suite 201
Toronto, ON M3M 2H2

Eastern Ontario Office:
203-311 Richmond Road
Ottawa, ON K1Z 6X3

Phone 613-454-8089

owemanco.com

Commercial
Industrial
Land Development
Purpose Built
Commercial & Residential
Construction
Residential

Diverse mortgages, one solution

When you're seeking mortgage options for a challenging or unusual file, other lenders might simply say "no." At Pillar, we will work with you to find a solution.

Every situation is unique, so we use common sense to understand your client's circumstances and offer mortgage terms that meet their needs. Our flexible mortgages are available for construction, purchase and refinance deals across a wide range of property types:

Non-traditional properties	Loan-to-Value Ratio (LTV)
Hobby farm <i>(house and all land, excluding outbuildings)</i>	Up to 70%
Agricultural land	Up to 60%
Vacant land	Up to 70% urban Up to 65% rural
Mixed-use property <i>(must be at least 50% residential)</i>	Up to 65%
Campground <i>(excluding all outbuildings)</i>	Up to 65%
Off-the-grid property	Up to 65%
Cottage	Up to 75%
Island	Up to 65%

Traditional properties	Loan-to-Value Ratio (LTV)
Single-family dwelling <i>(owner occupied)</i>	Up to 80%
Multi-unit property <i>(>4 units)</i>	Up to 75% urban Up to 65% rural
Rental property <i>(<4 units)</i>	Up to 75% urban Up to 65% rural
Student rental	Up to 75%
Second home	Up to 75%
Condo townhouse	Up to 75%

Other lending	Loan-to-Value Ratio (LTV)
Bridge financing	Up to 80%
Non-resident borrower	Up to 70% urban Up to 65% rural

We do not reduce the LTV for owner-occupied properties with:

- Well and septic
- Borrower with low Beacon score
- Self-employed borrower

Contact Us

pillarfinancial.ca

FSCO Administration License #11209

FSCO Brokerage License #10119

ALTERNATIVE LENDING MADE EASY.

RiverRock lends up to 80% loan to value on residential properties in urban and suburban areas in Ontario.

RiverRock will consider the following:

- We offer 1st & 2nd mortgages
- New construction purchases using appraised value (case by case)
- Rent to own (case by case)
- **Self-declared income letters.**
- Soft or poor credit with an explanation
- Discharged Bankrupts – no waiting period
- We will consider mortgages to people who are in a credit proposal
- Flexible GDS & TDS requirements
- In arrears with an explanation and a plan to move forward
- **Property must be marketable**
- Must be appraised by a RiverRock approved appraiser
- Common sense approach to lending
- **RiverRock has a partnership with First Canadian Title Insurance. This allows the client to use their own solicitor and therefore keeps the costs down for the borrower.**

Call or email anytime to discuss your residential deals.

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Alissa Kuksis
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647.405.2900

RIVERROCK

MORTGAGE INVESTMENT CORPORATION

416.504.1886 www.riverrockmic.com



The Manager, RiverRock Management Inc., is licensed as a Mortgage Administrator through the Financial Security Commission of Ontario (FSCO). Mortgage Administrator License # 12514.



Secure Capital MIC – Speed. Service Solutions.

Lending Areas: GTA, Ottawa and other Ontario Major Urban centres preferred

LTV: 80% LTV across Ontario
85% in Major Urban centres (pop'n 100K +)

Creative Solutions including...

- Rate match program
 - Draw Mortgage
 - 6 months pre-paid
 - Lending behind Collateral Mortgage
 - Construction 2nd mortgages
 - Large loans up to \$500,000
 - No Income docs needed
-

Advantages of using Secure Capital MIC...

Speed: Always funds available
Same-day decisions

Service: In house legal team
No co-brokering

Solutions: Common sense, flexible, equity lending
We commit. We close.

Ottawa Promo Pricing
Up to 75% LTV, max \$150,000 2nd mortgage
11.99% plus 3% fee

Contact your BDM – Steve Lydon – TODAY!
Cell: 647.355.7694
Email: steve@securecapitalmic.com

ABOUT WESTBORO MIC

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Westboro Mortgage Investment Corp. (WMIC) is locally operated by professionals with extensive background in the mortgage industry.

Specializing in Residential, Commercial and Construction Financing; the WMIC team prides itself on providing exceptional service and is committed to servicing Ottawa, Ottawa Valley, Gatineau (Outaouais), Kingston Seaway and recently Barrie areas.

The WMIC team understands the importance of forming strong business relationships and maintaining high service levels to satisfy the brokerage community. Our team provides fast, knowledgeable, creative mortgage solutions to meet your client's immediate needs. With our common-sense approach to lending, WMIC focuses on approving mortgage applications that typically do not qualify under traditional mortgage lender guidelines. Our underwriters have combined lending experience of over 80 years, and are accustomed to decisioning deals utilizing the fundamental basic root of lending – The 5 C's of Credit: Credit, Capacity, Collateral, Character and Capital.

Our team is dedicated to providing same day service and commitments issued within 24 hours.

RESIDENTIAL 1ST

1ST MORTGAGE

Urban centre: Populations of 50,000+ (Ottawa, Kingston, Belleville, etc.) and Gatineau, QC, as well as small centres (Brockville, Carleton Place, Arnprior, etc.) which are defined as properties located within 10 km of the urban centres and/or populations of 5,000+.

Rates start @ 6.99 For Urban deals.

Fees starting at 2% is charged on all residential Urban deals.

Rural rates start @ 7.99%

Minimum fee is \$1500.00

LTV: 80% including fees

Terms: 12 months

Penalty: 3 months interest

Amortization: 30- 35year

****exceptions can be considered on a case by case scenario****

Finders Fee 1%

RESIDENTIAL 2NDS

2ND MORTGAGE

Max LTV 85% in Urban lending area.

Urban area defined as: Populations of 50,000+ (Ottawa, Kingston, Belleville, etc.) and Gatineau, QC, as well as small centres (Brockville, Carleton Place, Arnprior, etc.) which are defined as properties located within 10 km of the urban centres and/or populations of 5,000+

Rates Start @ 10.99-14.99

Term: 12 months

Amortized over 30-35 years

2% (Minimum fee on any file is \$2500 split with the agent)

We can match the maturity date of your 1st mortgage for a clean exit.

We can pay outstanding personal or property taxes.

We can payout Revenue Canada

COMMERCIAL

COMMERCIAL

Max LTV for purchase or refi 65-70%

Rates start @ 8.99%

Lender fee 2%

Full package submission should include the following

- » Executive Summary
- » Application and credit bureau
- » Appraisal
- » Phase 1
- » Financial Statements
- » Exit strategy

CONSTRUCTION

CONSTRUCTION FINANCING GUIDELINES

Westboro MIC will finance up to 80% of the completed value of the home, with 50-65% of the land value released upon registration. The remaining funds are advanced in draws based on the percentage complete. An administration fee of \$250.00 is retained by Westboro MIC for each draw and client is responsible for paying all appraisal inspection fees.

The client may take as many draws as required, however, we expect draws to be taken at least every 45 - 60 days in order to ensure progress is being made and accrued interest does not get out of hand. All draws are subject to a 10% holdback to satisfy the Construction Liens Act.

Basic Guidelines

- » Interest is only charged on the funds advanced to-date
- » All draws /advances are released to the client through their lawyer
- » Rates vary from 9-12%, depending on the client
- » Westboro charges a minimum commitment fee of 2%
- » Interest is accrued and deducted from each preceding draw

Required Documentation

- » Appraisal stating the 5 as if complete value
- » Detailed list of costs to complete
- » Plans & permits relevant to project
- » Proof of TARION if the project is being built and sold on completion.
- » Client must support/prove knowledge and ability to complete project (in the case of a self-build)
- » Articles of Incorporation and Certificate of status (If registered a Corporations name). Principals must personally guarantee.

Note: All regular/typical supporting mortgage documentation will be requested along with the above mentioned items.

TIPS

SUBMISSION TIPS

Please email your filogix application, credit bureau, supporting docs to: apply@westboromic.com.

If you have quoted a rate or fee to your client please let us know.

Please provide notes with your deal to explain

- » Explanation of late payments.
- » Missed Mortgage payments.
- » Explanation for collections or judgements.
- » How can you prove income?
- » Are your client's personal income taxes up to date?
- » Are your client's property taxes up to date?
- » If they own a business are they up to date with source deductions, Hst, and GST.
- » What is the exit strategy for the deal?