

A photograph of the Toronto skyline at sunset, featuring the CN Tower prominently on the left and various skyscrapers on the right. The water of Lake Ontario is in the foreground, reflecting the warm orange and yellow light of the setting sun.

MIC Seminar & Trade Show

May 8th, 2019 | Toronto, ON





Alta West Has A Place For Your Deal

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!



Tim Hurlbut
ALBERTA/BC BUSINESS
DEVELOPMENT MANAGER
tim@awcapital.ca
C 403.928.5436



Chris Reid
ONTARIO BUSINESS
DEVELOPMENT MANAGER
chris@awcapital.ca
C 647.705.9480

awcapital.ca

MORTGAGE BROKERAGE LICENCE 12633

MORTGAGE ADMIN LICENCE 12634

RESIDENTIAL 1ST MORTGAGES

- ☐ 75% LTV on Purchases, 75% LTV on Refinances
- ☐ Large Urban Centres, GTA, Hamilton, Southern Ontario, and Ottawa
- ☐ Minimum Mortgage Amount \$150,000. Maximum - None
- ☐ No Credit Bureau Beacon Minimum
- ☐ No GDS and TDS. How do we get paid and is there an exit strategy?
- ☐ 1 Year Term – Fully open after 6 months, Interest Only payments
- ☐ Lender Fee – 1% to 1.5%
- ☐ Rates - Starting at P + 4.09% (7.99%)

RESIDENTIAL 2ND MORTGAGES

- ☐ Max 70% LTV
- ☐ Large Urban Centres, GTA, Hamilton, Southern Ontario, and Ottawa
- ☐ Minimum Mortgage Amount \$150,000. Maximum - None
- ☐ Credit Bureau Beacon Minimum - 600
- ☐ No GDS and TDS. How do we get paid and is there an exit strategy?
- ☐ 1 Year Term – Fully open after 6 months, Interest Only payments
- ☐ Lender Fee – 1.5% to 2.5%
- ☐ Rates - Starting at P + 6.04% (9.99%)

PROPERTY TYPES

- ☐ Single Family - Owner Occupied
- ☐ Multi Family –Up to 8 units
- ☐ Storefront and Apartment
- ☐ Single Family – Rental
- ☐ Condo - Investor

CONTACT

Phil Fiuza
Managing Director
(416) 561-9224
phil.fiuza@atriummic.com
www.atriummic.com



BROOKSTREET

MORTGAGE INVESTMENT CORPORATION

The Better Alternative

Focusing on Residential Properties in Major Urban Centres, from London to Ottawa

PRODUCT	RATES/FEEs	TERMS	REQUIREMENTS
<i>The Brookstreet Purchase Bundle 85% LTV</i>	5.99% / 1.75% Fee P&I Payments 1 st & 2 nd Bundle	6 Months Open ONLY 40 Year Amortization	Owner occupied, Residential SFD 600 minimum beacon/clean credit 15% Own Savings for Down Payment Client must demonstrate ability to repay loan
<i>1st Mortgage Purchase - 80% One Charge</i>	5.99% 1.5% Lender Fee P&I Payments	6 Months Open 1 Year Closed/Open 40 Year Amortization	Owner occupied, Residential SFD Client must demonstrate ability to repay loan Investment Properties to 75% LTV
<i>Refinance Bundle Mortgages Up to 75% LTV</i>	5.99% 1.75% Lender fee. P&I Payments	6 Months Open 1 Year Closed/Open 35 Year Amortization	Owner Occupied, Residential SFD Semis, Townhomes Client must demonstrate ability to repay loan
<i>Equity Mortgages 70% LTV Purchases 65% LTV Refinances</i>	7.99% / 2% Fee P&I Payments	6 Month Open ONLY 35 Year Amortization	Mortgage Arrears / Missed Payments No Income Qualifying or Debt Servicing Refinances/ETOs on Rental Properties
<i>2nd Mortgages Up to 85% LTV</i>	Starting at 8.99% 3-5% Lender Fee P&I Payments	1 Year Terms 30 Year Amortization	Owner Occupied, Residential SFD Full Municipal Services Only behind Institutional 1 st Mortgage Lenders

- Same day response times, approvals and commitments
- Only ONE solicitor used for each deal regardless of loan amount
- Bridge Financing available up to 100% of the Purchase Price
- Renewal options offered with little to no fees

Contact me today to find out more!

Anthony Rosano

Business Development Manager

647-268-8338 - anthony@brookstreetmic.com

FOCUS YOUR TIME WHERE IT MATTERS MOST

Taking care of your clients

- › **Enhanced reporting** - Large suite of standard and customized reports allows you to spend less time on administration and more time servicing your clients
- › **Cyber Security** - As a global company, we invest significant resources every year in cyber security to ensure your client's data is protected
- › **Competitive pricing** - Annual fees are billed in arrears for lower upfront costs, plus receive discounts on all secondary accounts



Felicia O'Neil

AVP, Business Development
Private Capital Solutions
Felicia.ONeil@computershare.com
416 263 9344

CERTAINTY

INGENUITY

ADVANTAGE

 **Computershare**



2018 SELECTED TRANSACTIONS

We would like to thank our Mortgage Broker partners for another successful year and we look forward to growing our relationship with you in 2019.

CONSTRUCTION LOAN \$3,685,000 FIRST & SECOND MORTGAGE 3 custom built homes TORONTO, ON	CONSTRUCTION LOAN \$500,000 SECOND MORTGAGE Custom home TORONTO, ON	RESIDENTIAL LOAN \$2,450,000 FIRST MORTGAGE Purchase of luxury home BURLINGTON, ON	INFILL CONSTRUCTION LOAN \$855,000 FIRST MORTGAGE Custom home RICHMOND HILL, ON	LAND & CONSTRUCTION LOAN \$7,000,000 FIRST MORTGAGE 8 presold custom built homes RICHMOND HILL, ON
CONSTRUCTION LOAN \$530,000 FIRST MORTGAGE Custom home TORONTO, ON	RESIDENTIAL LOAN \$580,000 FIRST MORTGAGE Purchase VAUGHAN, ON	CONSTRUCTION LOAN \$1,200,000 FIRST MORTGAGE Estate lot custom home RICHMOND HILL, ON	CONSTRUCTION LOAN \$370,000 FIRST MORTGAGE Custom home AURORA, ON	RESIDENTIAL LOAN \$1,035,000 FIRST MORTGAGE Builder purchase KING CITY, ON
CONSTRUCTION LOAN \$1,510,000 FIRST MORTGAGE Custom home OAKVILLE, ON	CONSTRUCTION LOAN \$379,300 FIRST MORTGAGE Financing on two custom homes TORONTO, ON	CONSTRUCTION LOAN \$1,700,000 FIRST MORTGAGE Custom home TORONTO, ON	RESIDENTIAL LOAN \$1,200,000 FIRST MORTGAGE Purchase ETOBICOKE, ON	RESIDENTIAL LOAN \$750,000 FIRST MORTGAGE Refinance and ETO ETOBICOKE, ON
INVENTORY LOAN \$1,900,000 SECOND MORTGAGE 3 custom homes TORONTO, ON	RESIDENTIAL LOAN \$2,350,000 FIRST MORTGAGE Refinance and ETO MARKHAM, ON	CONSTRUCTION LOAN \$1,220,000 FIRST MORTGAGE Construction of luxury cottage PORT COLBORNE, ON	RESIDENTIAL LOAN \$1,700,000 FIRST MORTGAGE Refinance KING CITY, ON	INFILL CONSTRUCTION LOAN \$1,415,000 FIRST MORTGAGE Custom home TORONTO, ON
RESIDENTIAL LOAN \$650,000 FIRST MORTGAGE Buyout, Title Transfer OAKVILLE, ON	LAND LOAN \$1,500,000 FIRST MORTGAGE Land financing severed lot TORONTO, ON	CONSTRUCTION LOAN \$800,000 FIRST MORTGAGE Custom home TORONTO, ON	CONSTRUCTION LOAN \$1,070,000 SECOND MORTGAGE Custom home TORONTO, ON	RESIDENTIAL LOAN \$330,000 FIRST MORTGAGE Vacation condo purchase LAKE SIMCOE, ON

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
(Ontario)
reaza.ali@fisgard.com
416.712.9680



Foremost Financial Overview

Spring 2019

WHO IS FOREMOST?

- A boutique mortgage lender that was established in 1987
- Specialist in financing infill construction
- Manager of a \$ 220M+ loan portfolio
- Filling the void in the funding landscape left by large conservative financial institutions

WHY BORROW FROM FOREMOST?

- Foremost lends based on value created and added by builders, developers and entrepreneurs
- A fast, low cost, and very easy construction advance process
- Foremost makes every effort to work with builders when problems arise
- Quick turn around time on decisions and advances

WHERE DOES FOREMOST LEND?



FOREMOST FINANCES

- Residential and Commercial Construction
- Development Land
- Extensive Renovations
- Inventory Loans
- Commercial and Industrial Properties
- Land Servicing

KEY FACTORS EVALUATED IN LOANS

- Building Experience
- Location
- Project Fit
- Value Upon Completion
- Project Budget

CONSTRUCTION LENDING MATRIX - FIRST & SECOND MORTGAGES

Loan to Value*	Up to 75% of Land Value Up to 100% of Hard Costs	Lender Fee	From 1.5%
Interest Rate	From 8.5%	Loan Amounts	\$500,000 – \$12,000,000

*There is a direct relationship between loan to value and interest rates.

COMMERCIAL & INDUSTRIAL LENDING MATRIX - FIRST & SECOND MORTGAGES

Loan to Value*	Up to 75%	Lender Fee	1.0% - 2.0%
Interest Rate	From 8.5%	Loan Amounts	\$500,000 - \$12,000,000

*There is a direct relationship between loan to value and interest rates.

Financing Inquiries

PAUL RAYMENT EXECUTIVE VICE PRESIDENT & BROKER - T: 416-488-5300 x288 E: paul@foremost-financial.com
VICTOR BREWDA VICE PRESIDENT & AGENT - T: 416-488-5300 x101 E: victor@foremost-financial.com
MATT GONSALVES MORTGAGE ANALYST & BROKER - T: 416-488-5300 x555 E: matt@foremost-financial.com
MAX MILLER MORTGAGE ANALYST & AGENT - T: 416-488-5300 x240 E: max@foremost-financial.com
IZAK POYASTRO MORTGAGE ANALYST & AGENT - T: 416-488-5300 x225 E: izak@foremost-financial.com





Ginkgo

Mortgage Investment Corporation

www.ginkgomic.com



Your First Choice In Alternative Lending

Product Overview

	1 st Mortgage	2 nd Mortgage	Bundle	Bridge	Non Resident	Condo
LTV up to	65 %	80 %	80 %	85 %	70 %	80 %
Rate* (starting from)	7.49% to 8.99%	9.99 % to 13.99 %	8.5 % to 9.99 %	10.99 % to 12.99 %	8.99 % to 11.99 %	From 8.49 %
Term	Open After 3 months	Fully Open	Open After 3 months	Fully Open	Fully Open	Open After 3 months
Payments	Interest Only					
Fees (starting from)	1 %	2.5 %	1 %	\$2,500 or 1 %	1.5 %	1 %

Products: Extended profile

Bridge Loans	- Quick Closing with minimal documentation - Appraisal required only for sold property
High Rise Condo	- Properties above \$600,000 will only be considered up to 75% LTV - no minimum square footage

Underwriting Checklist

General Requirements:

- Population: 50,000 and up
- Min. property value: \$250,000 (Exceptions can be made)

Documents For Submission:

- Mortgage Application Form (Filogix preferred)
- Credit Report

Required Documents After Approval:

- Standard mortgage supporting documents
- Appraisal from a Ginkgo MIC approved appraiser
www.ginkgomic.com/broker/appraisers.html
- Confirmation of Cashflow:
 - 6 months bank statement for mortgage over \$50,000
 - OR—Letter of employment and 2 current paystubs
- Business For Self/ Self Employed confirmation:
 - 6 months bank statements (most recent)
 - Article of incorporation / Business license

LOYALTY PROGRAM

BE ON OUR NEXT VACATION AS A POWER AGENT!

 \$100 Gift Card First Funded Deal

 iPad or iWatch 250,000 points

 All-inclusive Vacation 500,000 points

 Trailer Commission



Call or email us about your deal

Solution Advisory Services

416-901-5133 | underwrite@ginkgomic.com

How it works:

1st Mortgage
1 point for every \$4 funded



2nd Mortgage
1 point for every \$1 funded

Example:

\$400,000 1st mortgage = 100,000 points
\$100,000 2nd mortgage = 100,000 points
Total = 200,000 points

Agents have one calendar year to fund 3 or more deals and acculate points for great rewards

Steve Farrugia VP, Business Development 416-618-5133 | steve.farrugia@ginkgomic.com



We offer Residential/Commercial Mortgages:

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

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.

More for you



No sign-up or minimum volume commitments



Easy deal submission through Filogix, Morweb and Velocity



24-hour response time¹



Accommodation of quick-close applications



Access to our network of local appraisers and real estate agents



Up to 110 bps broker fee for funded applications²

More for your client

Our solutions include³:

- Up to 40-year amortization
- Up to 85% LTV
- Capped fees
- One-year terms, open or closed
- No minimum beacon score requirement

We offer solutions for:

- Non-residents
- Non-traditional income
- Investment properties
- Student rentals

Get in touch

Dan Pauls

Regional Sales Manager,
Southwestern Ontario

(519) 500-3330

dan.pauls@magentainvestment.ca



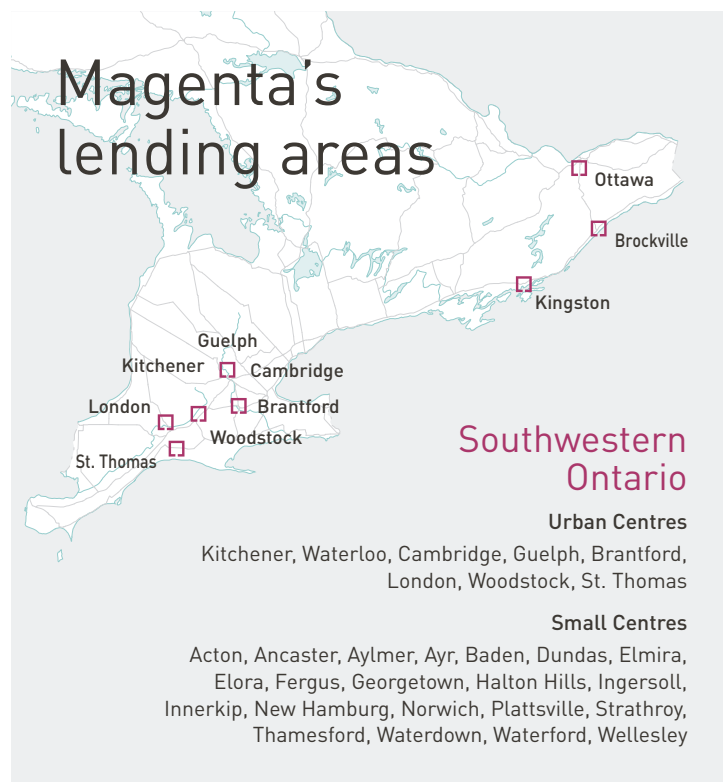
Overall
Service
Levels



Sales
Manager
Support



Broker
Support



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.

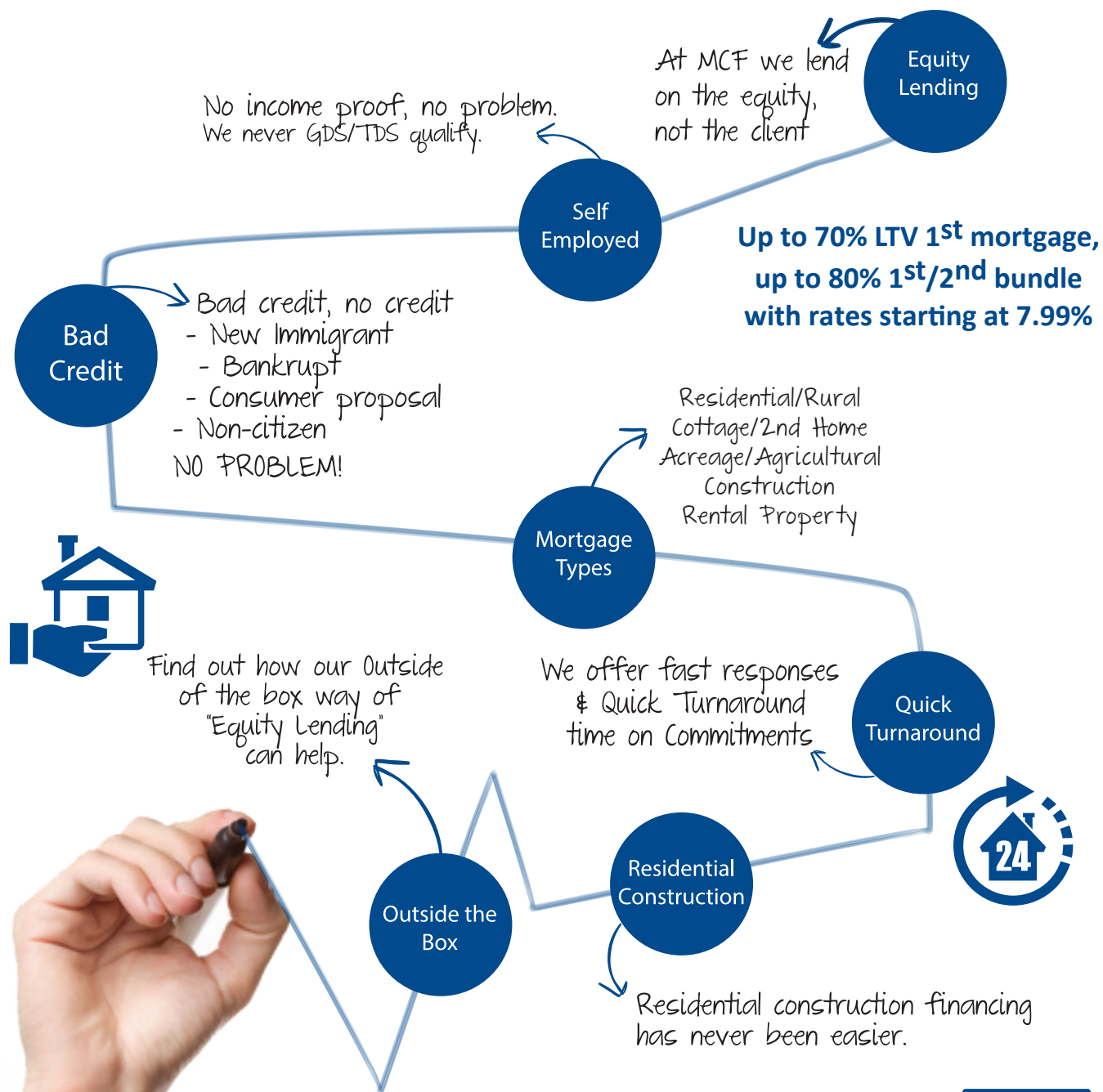
³ Magenta's mortgage terms vary by application and are subject to change without notice. Please contact your local sales manager for more information.

General Lending Guidelines

- We lend anywhere in Ontario
- Up to 70% LTV in population bases greater than 50,000, on town services
- Up to 65% LTV on rural residential including well and septic (we value the full acreage)
- 55% LTV on agricultural (house and full acreage)
- Residential construction up to 70% LTV
- 24 hour turn around on commitments and quick closings!

WAIT, there's more!

- Up to 80% LTV on our 1st/2nd bundle products - ask for details
- No GDS/TDS calculations
- No income requirements
- Credit doesn't matter
- New immigrants/non-Canadian citizens





MERCURY
MORTGAGES

RESIDENTIAL MORTGAGES

NO INCOME VERIFICATION, NO GDS/TDS

LTV

Up to 80%

Rural Areas - 65% of house and 5 acres land

Homes over \$1mln - LTV on case by case basis

1st Mortgages

Rates: 7.99 - 9.5%

Lender Fee: 1.5 - 3%

Loan Amounts:

\$75K - \$3mln

2nd Mortgages

Rates: 10.99 - 13.99%

Lender Fee: 2.5 - 4% (min. \$1500)

Loan Amounts:

\$15K - \$1mln

COMMERCIAL MORTGAGES

LTV

Generally up to 65%

On a case-by-case basis: 75%

1st Mortgages

Rates: 8.5 - 11%

Lender Fee: 2-3%

Loan Amounts:

\$100K - \$3mln

2nd Mortgages

Rates: 12.00 - 13.99%

Lender Fee: 3-4%

Loan Amounts:

\$50K - \$1mln

Vacant Land and Constuction loans - call for details

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

call **Walter Koziej** at **905-273-4234**

walter@mercurymortgages.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

 **TOLL FREE**
+1(866) 996-8226

 **TELEPHONE**
416-636-0000

 **FACSIMILE**
416-636-1285

 **TOLL FREE FAX**
+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 a business development officer in your region:

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

DANILO SAVO
daniilo.savo@oppono.com
647-296-6114

ROBERT BARBOSA
robert.barbosa@oppono.com
647-283-6821

STEVE FUTYER
steve.futyer@oppono.com
437-213-8463

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 (house and all land, excluding outbuildings)	Up to 70%
Agricultural land	Up to 60%
Vacant land	Up to 70% urban Up to 65% rural
Mixed-use property (must be at least 50% residential)	Up to 65%
Campground (excluding all outbuildings)	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 (owner occupied)	Up to 80%
Multi-unit property (>4 units)	Up to 75% urban Up to 65% rural
Rental property (<4 units)	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



CONTACT US

MORTGAGE SERVICING & ADMINISTRATION

Monday - Friday

9:30 AM – 5:30 PM (EST)

Business Development Manager

Marco Pellico | (416) 909-9840

marco.pellico@rescominc.ca

Senior Mortgage Underwriter

Elisa Pagliocca | (365) 597-3886

elisa.pagliocca@rescominc.ca

Residential Mortgage Underwriter

Dickson Chong | (905) 597-7883

dickson.chong@rescominc.ca

Mortgage Administrator

Joanna Tang | (905) 886-8786

joanna.tang@rescominc.ca

Finance Manager

Michelle Hoang | (905) 886-8786

michelle.hoang@rescominc.ca

Client Relationship Officer

Clem Vaccaro | (365) 597-4886

clement.vaccaro@rescominc.ca

Director of Risk Management

Phoebe Lam | (905) 886-8786 / (647) 981-9592

phoebe.lam@rescominc.ca / deals@rescominc.ca

Investor Relations / Chief Operating Officer

Chris Cheng | (905) 886-8786 / (647) 882-8855

chris.cheng@rescominc.ca / info@rescominc.ca

Contact us at **1-844-667-3726** or by

email at **deals@rescominc.ca**

General Guidelines

Purpose of Funds	Purchase, Refinance, ETO
Term	1 – 12 months, open or closed
Rate	1 st mortgage 7.99% 2 nd mortgage from 9.99%
Maximum LTV	Up to 80% LTV on both purchase and refinance
Repayment	Monthly interest only
Lender's Fee	1 to 3% depends on the term of the mortgage
Prepayment Penalty	3 months interest for the closed term No penalty for open term if one month notice will be given
Type of Property	Residential only (detached, semi-detached, townhome). We will consider condos on a case-by-case basis.
Minimum Equity	\$100,000
Lending Areas	Major urban centers such as Burlington, Oakville, Mississauga, GTA, Markham, Richmond Hill, Newmarket, Barrie, Ajax, etc.
Broker Process	Submit your deal to deals@rescominc.ca . Please explain factors regarding the deal so that we can make a fair assessment without delay and please include the following: Mortgage Application Credit Bureau Appraisal Lender Notes (Purpose of Funds, Exit Strategy, etc.)
Other	We will go behind any major Financial Institution including the Home Equity CHIP mortgage, but will not go behind another private lender or MIC.

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.**

Risha Cooke
risha@riverrockmic.com
416.504.1886 ext. 205

Anthony Pistillo
anthony@riverrockmic.com
416.504.1886 ext.212

Alissa Kuksis
alissa@riverrockmic.com
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.



1. Royal Canadian Mortgage Investment Corporation was established in April 2013, to provide alternative lending solutions in an ever changing mortgage landscape
2. Principles have over 80 years' experience in Financial Services industry including Private Lending, Real Estate Sales, Mortgage Brokering & Banking
3. Principles have personally managed Private Mortgages and Mortgage Investment Corporations
4. Achieved share purchase approval via RRSP, LIRA and TFSA accounts
5. ROYAL CANADIAN is in the short-term lending business at 1 year, interest only terms

Primarily a second mortgage lender who also entertains first mortgages.

- a. Self Employed Individuals
- b. Income Producing Properties
- c. Renovation construction
- d. Payout personal tax arrears/property tax arrears
- e. Payout credit card debt/consolidate other debts
- f. Poor credit, blemished credit, low credit scores
- g. Pay out liens, collections, judgments, credit counseling and consumer proposals, previous bankrupts/discharged bankruptcy's

Helen Gadsby (GTA North)
helen@royalcanadianmortgage.com
Cell: 289-264-2473

Wati Omar (GTA West)
omarwati@gmail.com
Cell: 416-930-9117

Michelle Nakada (GTA Core)
michelle@royalcanadianmortgage.com
Cell 437-970-3001

Kelly Slinn (GTA East)
kelly@royalcanadianmortgage.com
1-647-998-6246

Private lending made easy.

**Our guidelines are simple:
we lend on equity to homeowners.**

We pride ourselves on fast response times,
friendly service, and straightforward approvals.

RAGHAV MANCHANDA*
Business Development Manager

Direct 1-888-908-7316
Phone 1-800-587-2161 ext. 152
Email raghav@alpinecredits.ca

FSCO License 12616
FSCO Agent # M17002155

PETER PASULA*
Business Development Manager

Direct 1-604-259-6365
Phone 1-800-587-2161 ext. 132
Email peterpasula@alpinecredits.ca

FSCO License 12616
FSCO Agent # M18000411

(*Employees of Alpine Credits acting as an agent for Ryan Mortgage Income Fund Inc.)

LENDING CRITERIA FOR URBAN AREAS				
Lending Criteria	1 st Mortgages		2 nd Mortgages**	
LTV	Under 50%	50-70%	Under 50%	50-70%
Rates Starting	6.95%	7.45%	7.95%	8.95%
Our Fee	1% Fee (Min. \$1,250)		Flat Fee of \$1,250	
Proof of income	Not Required - Stated			

*For files with LTV of 70-85%, pricing is done on case by case basis



- **2nd mortgages up to \$150,000
- You set your own fee.
- No minimum beacon requirements.
- Minimum \$10,000 loan amount.
- Above pricing valid till June 30, 2019

We lend to:

- Self-employed, salaried, commissioned & seasonal workers
- Clients with impaired credit
- New immigrants & non-residents
- Clients in current or previous foreclosures
- Clients in current or previous insolvency or credit counselling
- Divorcing or separating couples
- Clients who have been granted power of attorney
- Corporate borrowers
- Retired clients

We lend on:

- Residential & small commercial (purchases, equity takeout & refinance)
- Leaseholds, stratas & co-ops
- Bridge financing
- Rentals, vacation property & serviced land
- Remediated grow-ops & purchase of previous grow-ops
- Partial interest
- Mobiles on owned land
- Renovations & construction



Secure Capital MIC – Speed. Service Solutions.

Lending Areas: GTA 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.

Your First Choice for SECOND MORTGAGES

Contact your BDM – Steve Lydon – TODAY!

Cell: 647.355.7694

Email: steve@securecapitalmic.com

LENDING LOCATIONS - Ontario

- London
- Brantford
- Burlington
- Brampton
- Barrie
- Oshawa
- Kitchener/Waterloo
- St. Catharines
- Oakville
- Georgetown
- York Region
- Peterborough
- Cambridge
- Niagara Falls
- Milton
- Orangeville
- Ajax
- Belleville
- Guelph
- Hamilton
- Mississauga
- GTA
- Whitby
- Ottawa

Please contact us directly to discuss any locations not listed

LOAN TO VALUES

- Up to 75% on Owner Occupied single family detached, duplex, fourplex, townhomes and condos

GENERAL GUIDELINES

- Most recent NOAs preferred
- Story, use of funds and most likely exit strategy should be included in submission commentary
- Current maximum mortgage size is \$1,000,000 (subject to change). For second mortgages, the max 1st/2nd total exposure cannot exceed \$1,000,000

RATES & FEES

- 3 different rate and fee options are provided so you and your client can choose the best option to fit their individual needs & circumstances
- Options #1 & #2 are fully open. Option #3 is fully open after 6 months
- 30 year amortization on 1st mortgages and 25 year amortization on 2nd mortgages.
- Interest only option available on 1st mortgages if LTV below 65%
- Rate adjustments may occur based on strength of borrower, location of property, type of property & condition of property
- Rental properties incur a 0.25% rate premium
- Renewals on all mortgages are offered assuming good repayment record, property taxes are current and insurance is up to date. Renewal rates will be based upon our option #3 rates at the time of renewal

UNDERWRITING SUBMISSIONS

- All applications and enquiries should be emailed to: udrive@threepointcapital.ca
- Submissions should include a full application, credit bureau, purchase contract if applicable, NOA if available, property info and details on the story

UNDERWRITING TEAM

Brad Graham
Chief Credit Officer
brad@threepointcapital.ca

Kate Ormond
Underwriter
kate@threepointcapital.ca

Tanya Rousseau
Underwriter
tanya@threepointcapital.ca

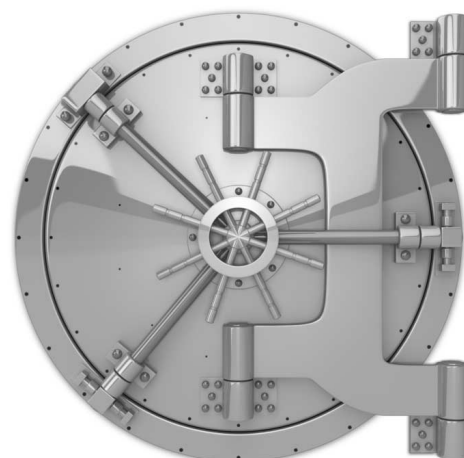
Lorinda Shmyr
Mortgage Administrator
lorinda@threepointcapital.ca

Crack the Vault

Vault understands the role we play for you and your clients. We know that every client is unique, each with different needs and goals. Our professionals will work with you to provide the most effective and efficient custom financing solutions possible.

We offer a wide breadth of lending solutions; **quick closings, new-to-Canada programs, jumbo loans, secondary and construction financing, and more.**

We pride ourselves on being a responsive and responsible lender.



Vault Mortgage Lending Overview

	First Mortgage	Second Mortgage	Construction Mortgage
Loan Purpose	Purchase, Refinance	Refinance, Equity take outs	Purchase 1st and 2nd position
Rate	Starting at 7.50%	Starting at 9.50%	Starting at 8.50%
Lender Fee	Starting at 1.50%	Starting at 1.99%	Starting at 1.99%
LTV	65% to 75%	65% to 75%	Up to 65% as of completed value
Loan Amount	\$100,000.00 to \$2,000,000.00		
Mortgage Options	<ul style="list-style-type: none">• Open or partially closed• Interest only payments• Flexible fees options• Bridge and blanket financing• Advanced pre-payments of interest• Combo mortgage option available up to 80% LTV		
Term	Up to 1 year		
Property Types	<ul style="list-style-type: none">• Owner occupied and Rental (up to 4-plex, on full municipal services)• Condominiums are considered on a case by case basis• Commercial properties considered subject to details of the loan		
Beacon Score	Minimum 600 (below 600 on exception with a higher equity position)		
Lending Area	Greater Toronto Area and Halton (GTAH)		
Property Value	Maximum \$4,000,000.00		
Debt Service	Not applicable		
Income Documentation	Vault does not qualify income as we are primarily an equity based lender. We do require: <ul style="list-style-type: none">• Current NOA confirming no taxes owing• Three (3) monthly bank statements• Documentation demonstrating reasonable ability to service the loan		

Get the Most out of the Vault

Our teamwork-based approach enhances our broker partnerships ultimately allowing you to better service your customers. We offer technical know-how, superior communication, accessibility and innovative solutions, packaged with a service driven attitude. Our team is ready to support you by:

- Putting you in touch with a decision maker;
- Responding to your application in less than 24 hours;
- Delivering quick responses to all inquiries;
- Providing you with dedicated underwriting support;
- Updating you with milestone emails; and
- Notifying you 60 days before your client's mortgage matures.

We welcome your inquiries.

Call us prepared with the following information and we can offer quick answers to your questions.

- The value of the property
- The LTV ratio
- The mortgage type you are requesting (residential, commercial, construction, 1st or 2nd)
- The purpose of the funds
- Unique factors impacting the borrower's credit
- How the client will repay the mortgage
- Any other liens on the property



Vault Mortgage Lending Locations

(1st Mortgage up to 75% LTV Maximum)

Ontario	Ajax	Maple	Oakville	Toronto	Nova Scotia	Halifax (HRM)
	Aurora	Markham	Oshawa	Vaughan		
	Brampton	Milton	Pickering	Whitby		
	Burlington	Mississauga	Richmond Hill	Woodbridge		
	London	Newmarket	Stouffville			

Contact us

Emerson Dias

Senior Vice President, Sales
(416) 995-2598
emerson@vaultmortgage.ca

Roy Thomas

Managing Director
(416) 844-1323
rthomas@vaultmortgage.ca

Michael Cambareri

Senior Underwriter
(416) 746-3766
michael@vaultmortgage.ca

Vault Mortgage Corporation 41 Scarsdale Road, Unit 5, Toronto, Ontario M3B 2R2 vaultmortgage.ca

MORTGAGE INVESTMENT CORPORATION

ACCOUNTING, AUDIT, TAX & ADVISORY SPECIALISTS



Welch LLP is a Chartered Professional Accounting firm that provides a full range of accounting, assurance, tax, advisory and specialty services. Welch offers private enterprises, government and not-for-profit organizations industry specific services and knowledge with a relationship-driven approach to client service.

1918
YEAR FOUNDED

300
EMPLOYEES

40
PARTNERS

12
OFFICES

WHY WELCH?

We are uniquely positioned to provide the breadth and depth of assurance, tax, and accounting expertise you expects, while offering our assistance in a responsive and transparent manner.

Our experienced team has a strong track record of working cooperatively with clients in various sizes, ranging from start-up companies at pre-revenue stage, to experienced mortgage companies with mortgage portfolio of \$200M+.

We work through matters that are specific to mortgage companies in an integrated approach to ensure the efficient and effective delivery of our services.

We have deep experience and knowledge serving mortgage investment companies, mortgage administrators, and mortgage brokers in the following capacities:

- Financial statements audits and reviews
- Preparation and compilation of financial statements
- Bookkeeping, controllership, and accounting advisory
- Regulatory and compliance reporting (FSCO, OSC, etc)
- Tax compliance and advisory
- Tax planning and estate planning strategies for owner-managed and family-owned businesses



Kathy Steffan, CPA, CA
Partner, Toronto
ksteffan@welchllp.com
647.288.9200
36 Toronto St. Suite 1070



Derek Chu, CPA, CA
Senior Manager, Toronto
dchu@welchllp.com
647.288.9200
36 Toronto St. Suite 1070

FOR MORE INFORMATION VISIT WELCHLLP.COM



Jason Kelly

Business Development Manager

Direct 613-729-5764 jason@westboromic.com

Keena Brash

Underwriter

Direct 613-484-3557 keena@westboromic.com

Head Office 613-729-5764

267 Richmond Road. 2nd floor Ottawa, Ontario K1Z 6X3

WWW.WESTBOROMIC.COM

Submit deals by email to apply@westboromic.com



YOUR VOICE FOR ADVOCACY

**YOUR ASSOCIATION FOR
PROFESSIONAL DEVELOPMENT**

**YOUR PLACE TO
NETWORK AND CONNECT**

**YOUR GATEWAY TO MIE/MIC
MORTGAGE BROKER EDUCATION
SEMINARS AND TRADESHOWS**

Ontario Mortgage Investment Companies Association
info@onmica.com | membership@onmica.com
www.onmica.com