











THE
bc mortgage
broker
ETHICAL • PROFESSIONAL • EDUCATIONAL

M B A B C
MIC Directory

2011-2012

Company	Years in operation	Niche	Submission process
 <p>ACCEPTED FINANCIAL CORPORATION A MORTGAGE INVESTMENT COMPANY</p>	3 years	<p>Target Market; Primarily 2nd mortgages up to 80% financing with proof of cash flow or 75% without. Target Lending Areas; Lower Mainland and major centres in the Okanagan and Vancouver Island. AFC does not charge more for rental properties and does not insist on a 50/50 fee split with the Broker.</p>	<p>Email: info@acceptedmic.com or Fax: 604-937-7299 or Phone: 604-937-7269</p>
 <p>Alpine Credits Where homeowners go to borrow money</p>	27 years	<p>As equity lenders - your client's credit, income or debt service is not our primary concern. Alpine has experience in all varieties of mortgages including partial interest, land and interest only. We have Same business day approvals and we can fund within 5 business days.</p>	<p>Email: graham@thealpinegroup.com or Fax: 604-583-0757</p>
 <p>ALTA PACIFIC MORTGAGES & INVESTMENTS</p>	3 years	<p>Canadians encounter opportunities that - if acted upon quickly - can result in great financial benefit and return. The big bank often cannot help. Alta Pacific can, and acts fast as an opportunity lender offering 1st and 2nd mortgages on Western Canadian residential and commercial real estate.</p>	<p>Email: apps@altapacificmortgages.com Phone: Brad Unrau 778-528-7401 ext. 102 Fax: 604-608-9070</p>
 <p>ALTA WEST MORTGAGE™</p>	18 years	<p>Alta West Mortgage lends a mix of first and second mortgages. We focus on single family residential property, however we will also lend on most other property types including Duplex, Townhouse, Bare land Condos, Apartment style Condos (low and high rise), Acreages, Farms and Commercial property.</p>	<p>Email: steve@altawestmortgage.com Fax: 1-888-240-9087 Filogix</p>
 <p>ANTRIM INVESTMENTS</p>	18 years	<p>New to private lending? Our friendly and knowledgeable underwriters will help you every step of the way, creating a custom mortgage solution for your clients. Antrim offers residential 1st and 2nd mortgages (most with open terms as standard) and some of the most convenient residential construction financing on the market.</p>	<p>Email: applications@ antriminvestments.com, Phone: 604-530-2301 or Fax: 604-530-2185 Filogix</p>
 <p>ARMADA Mortgage Corporation</p>	9 years	<p>Armada has been providing mortgage solutions to its customers since 1995. Armada lends in all lower mainland BC cities and other major cities including Kelowna, Kamloops, Victoria and Nanaimo. We offer owner occupied residential 1st & 2nd mortgages up to 75% LTV with rentals up to 70% LTV. We also offer commercial up to 70% LTV and construction mortgages as well. Lender Fees up to 2.5%, Broker Fees are added separately and Rates your borrowers will say yes to!</p>	<p>Email: Sales@armadamortgage.com Fax: (604) 467-6409 Phone: (604) 467-6449 Filogix Expert via Co-Broker to Gordon Hone</p>

 <p>BANCORP FINANCIAL SERVICES INC.</p>	16 years	<p>PROVIDING CERTAINTY QUICKLY</p> <ul style="list-style-type: none"> • Customized 1st and 2nd mortgages in BC and AB • Loan sizes up to \$10 million • Residential, commercial, construction and land financing • 1st mortgages up to 75% LTV, 2nd mortgages up to 85% LTV • Competitive Rates • Quick feedback and timely execution • Responsive and creative financial structures • Flexible solutions to changing circumstances 	<p>Vancouver: marianne @bancorpfincial.com mark@bancorpfincial.com Ph: (604) 608-2717 Vancouver Island lockie@bancorpfincial.com rick@bancorpfincial.com Ph: (250)479-3999 Alberta: marianne @bancorpfincial.com rick@bancorpfincial.com (403)264-5471</p>
	29 years	<p>Common sense equity based lending on Residential and some commercial properties on exception. Being a Equity Based lender we are not limited to a specific market type, GDS/TDS limits and or Proof of Income.</p>	<p>Email: gord@bayfieldonline.com Fax: 604-533-8909 Filigix</p>
 <p>CAN TERRA</p>	7.5 years	<p>1st & 2nd mortgages in BC & AB</p> <ul style="list-style-type: none"> • up to 75% LTV • houses, condos, townhouses, rentals, lots, construction draws & some commercial • common sense lending when dealing with debt consolidation, judgments, bankruptcies & equity take outs • rates and fees based on the merits of each deal • Quick turn around 	<p>Email: canadmin@telus.net Phone: 250-869-4912 Toll Free: 1-888-869-4912 Fax: 250-869-4913 Toll Free: 1-888-869-4913</p>
	14 years	<p>Due to our experience and broad funding capabilities Caplink can customize financing packages to accommodate first and second mortgages, blanket mortgages, bridge financings, business for self, poor credit, bankruptcy settlements, foreclosures, hard to verify income and other specialized financings. Caplink will finance residential, commercial, retail, industrial, multifamily, recreational, and acreage properties. Our prime lending areas are Alberta and BC.</p>	<p>Email: documents@caplink.ca Fax: 1-888-226-8834 Filigix/Expert</p>
	17 years	<ul style="list-style-type: none"> • 1st and 2nd mortgage loans • Flexible loan terms but typically 6 to 24 months • Interest only payments and open with no penalty for prepayment • Construction loans for all types of real estate • Short term interim loans on income properties and on land in larger urban centers • Loan sizes \$750,000 to \$10,000,000 and up • Vancouver Island, Greater Vancouver, the BC Interior, Calgary and Edmonton 	<p>Submission by contacting Morley Cooper or Cam Cooper at 250-475-2669</p>

Company	Years in operation	Niche	Submission process
	12 years	<p>First, second and third mortgages on residential and commercial property in BC. Loans up to 75% LTV in Greater Vancouver and Victoria, 65% elsewhere. Additional financing available from our private sources, up to 80% for refinances and up to 85% for purchases. Managed by Cove Mortgage, private lenders since 1976.</p>	<p>Email: cove_mortgage@telus.net Fax: 604-929-9592 Filigix</p>
	18 years	<p>Loan size: we will consider all requests up to 75,000.00 throughout BC and larger loans on an individual case basis Types of Loans: 1st, 2nd, and 3rd mortgages, bridge financing, foreclosure redemptions, debt consolidations Loan Terms: 1 year closed, commission split 50/50</p>	<p>Email: warren@drakefinancial.co</p>
	3 years	<p>Dundarave Mortgage Investment Corporation lends up to 80% LTV first and second mortgages in B.C and Alberta. We consider all properties including residential, rental, commercial, industrial, office, and rural. We also do bridge, construction and mezzanine financing. There is no GDS, TDS or credit qualification. We are a common sense equity lender who is prepared to fund quickly.</p>	<p>A deal can be submitted by phone, e-mail or fax to either Joanne Thomas or David Beckingham as follows: Phone: 604-985-5626 Fax: 604-990-9644 E-mail: jthomas@dmic.ca or Beckingham@dmic.ca</p>
	20 years	<p>Our original niche was construction lending, but we have expanded our product line to include residential 1st and 2nd mortgages to 75% LTV, plus some commercial, raw land, and land development financing.</p>	<p>Fax: 604-986-3200 or Email: mortgages@firstcircle.ca</p>
	17 Years	<p>Fisgard provides flexible and creative residential and commercial mortgage solutions in BC and Alberta. Fisgard mortgage products range from residential first and second mortgages to multi-million dollar commercial, construction and mezzanine loans. One of Fisgard's strength's is it's experienced underwriting team and innovative approach to difficult or unusual mortgage situations.</p>	<p>Email: newdeal@fisgard.com Fax: 250-384-1498 Filigix/Expert</p>
	20 years	<p>Greyfriars Mortgage Investment Corporation (GMIC) was established 20 years ago in 1989. GMIC specializes in 1st & 2nd mortgage financing as well as residential construction financing. We lend primarily in the lower mainland and the Fraser Valley. GMIC is an equity lender, our approval criteria is based on the Loan to Value (LTV) of the property to be financed</p>	<p>Contact Jeff Stephenson today 604-534-5070</p>



21 years

Fast and friendly service at some of the best rates available.

- 1st & 2nd & inter-alia mortgages up to 75%
- Loans from \$100,000 to \$10 million.
- Equity only, no debt service or credit req'd.
- Residential, commercial, land, construction
- Purchases, refinance, debt consolidation
- Construction draw mortgages
- Solution based lending for tough files
- Putting our experience to work for you

Supporting brokers for over 20 years; your success is our success.

Contact Chris or Adam
 Email:
 cdelisle@instafund.com
 akorbin@instafund.com
 Phone:
 Chris Delisle
 Adam Korbin
 604 687-2020



29 years

Working in partnership with Mortgage Brokers, we provide flexible, customized lending solutions with a focus on residential 1st mortgages, small land assemblies and developments, commercial properties with leased space, and smaller construction projects. Our primary lending areas include the Okanagan Valley, selected areas in the Kootenays and larger urban centres including Vancouver Island.

Email:
 info@interiorequities.com or
 dfinlay@interiorequities.com
 Fax: 250-763-7765



14 Years

We are Vancouver Island Specialists. We lend on residential construction, owner occupied residential properties and small commercial properties. We are an equity based lender. We have a proven track record to our Brokers. We stay on top of your deal until it is funded.

Email:
 Margaret@midislandbroker.com
 Phone: 250-752-6944
 Fax: 250-752-5363



29 years

Mandate National Mortgage Corporation invests in residential and commercial mortgages, both fixed and floating rates. Such properties include single family and multi-family dwellings, commercial and industrial properties inclusive of pubs, marinas, strata retail/office and development loans. Mortgages cannot exceed 75% of the appraised valued on properties located primarily in B.C.

Email:
 mandatenational@telus.net, Fax:
 604-734-5546 or
 Filogix Expert via Co-Broker option








25+ years

We specialize in 1st and 2nd mortgages on residential apartment buildings and commercial properties as well as inventory loans. We typically have mortgages approved within a couple of days. We can do mortgages in the \$150,000.00 to \$6,000,000.00 range

Please call, email or fax
 Brad Harris or Christina Giuliani
 #208, 3855 Henning Dr.
 Burnaby, BC V5C 6N3
 PH: 604-738-5422
 Fax: 604-738-5428
 bradncr@gmail.com
 christinancr@gmail.com

Company	Years in operation	Niche	Submission process
	4 years	<p>PHL Capital Corp. will fund residential and commercial mortgages between \$50,000 to \$1,000,000 on properties located in the Metro Vancouver and Fraser Valley areas.</p> <p>PHL Capital Corp. is a common sense, broker focused lender, and will work with the broker to structure private financing to best suit their client's needs.</p>	<p>Email: steveponte@phlgroup.ca pampurewall@phlgroup.ca Fax: 604-575-7410 or Fax: 604-513-9196</p>
	17 years	<p>Common sense underwriting with the ability to react quickly and fund larger loans. Pacifica lends primarily on residential and commercial real estate in major urban centers in BC and Alberta. We offer competitively priced 1st and 2nd mortgages that are typically open.</p>	<p>Email: shillman@pacificamortgage.ca or Fax: 604-899-0337</p>
	17 years	<p>PMC sources equity loans exclusively through licensed brokers on residential (75% LTV max), commercial (65% LTV max) and construction (65% LTV Max on completed value). Our lending territory is the Okanagan, Thompson and Fraser Valleys, Lower mainland, and urban Island locations. Jumbo loans are considered. We provide extensive exceptional service through the combined expertise of our skilled team (including a lawyer and CA/CGA).</p>	<p>Email to gplunkie@pmcbc.ca, bgraham@pmcbc.ca or lshmyr@pmcbc.ca or call Grant, Brad, or Leanne at 250.979.2911 to discuss</p>
	15 years	<p>No income verification and No credit score requirements - very flexible approvals catering to virtually any situation or circumstance - up to 75% LTV. All types of residential properties considered, including farms, acreages, mobiles – even raw land! We can even help with foreclosures! Exceptional rates and fees on 1st, 2nd & 3rd mortgages. Lending in British Columbia, Alberta & Manitoba.</p>	<p>Email: lending@prehome.ca or Fax: 1-877-600-3362</p>
	17 Years	<p>Mortgages are all open, interest only. Renewal for only \$100. Lines of Credit loans and no interest charged on unadvanced funds. We control our money, no committees or Boards needed to approve our loans so we are fast! Creative solutions, expert advice, and we are fun to deal with!</p>	<p>Email: reliabledale@reliablemortgages.ca or reliablejessica@reliablemortgages.ca Call Dale or Jessica Phone: 604-214-5626 or Fax: 604-214-5625</p>
	16 Years	<p>Mainly focus on residential 2nd mortgages in the \$50,000.00 to \$150,000.00 range.</p>	<p>Email: rickfeilen@securemortgage.ca Fax: 604-523-6794</p>

	13 years	Our Niche is anything that makes sense in southern interior of BC and Selected spots on the Vancouver Island. No ports or forts.	Email: tekamar@telus.net
THOMPSON VALLEY MORTGAGE CORP	19 years	Small town BC & AB, population 3000+, 1st & 2nd residential, we do not use beacons.	Email: w1005@shaw.ca or Fax: 1-877-559-1005
	3 years and newly established	Primarily residential 2nd mortgages in urban BC, targeting Greater Vancouver and Southwestern BC. No default management or extremely poor credit unless LTV is <60%. Prefer self employed revenue property financing, or funds for well established business clients looking for funds to invest in their own business. We are looking for good quality people with equity in homes in high turnover markets. Will lend up to 85% LTV under some circumstances, although generally most loans are 75% LTV or less. We make decisions quickly and generally fund within ten days.	Email: d.wilson.dlc@gmail.com
	30 years	Vector Pacific started managing PCMIC in 2006 and prior to that VPMC was a specialist in Non-Institutional Commercial Mortgages. With the history of PCMIC being in Residential Construction Mortgages, and VPMC specialty being Commercial Mortgages we married the two to provide Common Sense for Uncommon Mortgages.	Email: paul@vpmc.ca Fax: 604-986-5155
	10 years	Open terms and lower rate 2nd mortgages for clean credit borrowers who can't confirm sufficient income. Lending in and near major centres in BC. Up to 75% LTV (80 - 85% on purchase/exception with exit strategy). Inter alia and bridge financing OK. Flexible repayment terms.	Email: toddhickling@shaw.ca or Fax: 604-899-0362
	17 years	V.W.R. Capital Corp is a private mortgage investment corporation specializing in 1st, 2nd, and 3rd mortgages for individuals who cannot qualify through conventional financial institutions. We work with a large network of mortgage brokers and currently lend in Alberta, British Columbia, and Manitoba.	Email: info@vwrcapital.com Fax: 1-877-291-7582