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 Competitive Pricing
 Flexible Terms
 Equity Lender - with a focus on exit strategy

Residential up to 80% LTV
 1st and 2nd Mortgages

Where we help:

Lower Mainland - Okanagan -Victoria
 Calgary - Edmonton
 Greater Toronto Area

Loan Sizes up to \$2M

We want to make you a raving fan. Call today!

Contact Info:

Toll Free Phone: 1-855-830-7452
 Toll Free Fax: 1-888-779-8432
 Direct: 778-772-7283

www.aarea.ca
 mail@aarea.ca

YEARS IN OPERATION: 4



- RATE: From 6.49% on 1st and 7.99% on 2nd mortgages
- FEES: 1-2% lender fees plus broker fees
- LTV: 75% maximum
- AMT: \$50K to \$5 million
- RANK: 1st, 2nd Mortgage or Line of Credit
- TYPE: Residential, Commercial, Construction, Land
- TERM: 1 year open, interest only
- AREA: BC
- DOCS: Application, credit bureau, appraisal

CONTACT INFO:

Email: han@accountablemic.com

Cell: 778-668-1972

Fax: 604-564-0480

www.accountablemic.com






YEARS IN OPERATION: 2






Alta West lends a mix of 1st, 2nd, and 3rd mortgages. We lend on residential and commercial properties of all types including but not limited to single family, condo, new construction, acreage, duplex, townhouse, mixed use, warehouse, retail, farms, fractional, strata hotels. Fast commitments and fast funding!

Chuck McKitrick
 Email: chuck@awcapital.ca

YEARS IN OPERATION: 34




	<p>ALT Mortgages strives to be the busy mortgage broker's preferred source of private mortgage funds. Our parent company, Conconi FT Holdings Ltd, has been a private lender for more than 10 years. We are a direct funding source, and are not a co-broker. As such, we are able to close faster and fund cheaper than many other B and C lending operations. We specialize in low beacon, business for self, inter-alia, and debt consolidation mortgages.</p>	<p>Deals can be submitted via e-mail to funding@altmortgages.ca or via facsimile to 888.519.2539. Don't hesitate to give us a call at 604.568.4063 or visit us online at www.altmortgages.ca.</p> <p style="text-align: right;">YEARS IN OPERATION: 14</p>
	<p>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 (OPEN TERMS STANDARD) and some of the most convenient residential construction financing on the market. Only 1 lawyer required for refinances. Interest only payments available. HELOC product available as well.</p>	<p>Email: applications@antriminvestments.com 604.530.2301 phone 604.530.2185 fax D+H</p> <p style="text-align: right;">YEARS IN OPERATION: 42</p>
	<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 construction mortgages. Lender Fees up to 2.5%, Broker Fees are added separately. Great broker service and Rates your borrowers will say yes to!</p>	<p>Email: Sales@armadamortgage.com 604.467.6409 fax 604.467.6449 phone D+H Expert via Co-Broker to Gordon Hone</p> <p style="text-align: right;">YEARS IN OPERATION: 14</p>
	<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 <p>Bancorp. Cont.</p> <ul style="list-style-type: none"> • Flexible solutions to changing circumstances 	<p>Vancouver: mark@bancorpfincial.com 604.608.2717 phone</p> <p>Vancouver Island: jlm@bancorpfincial.com rick@bancorpfincial.com 250.479.3999 phone</p> <p>Alberta: rick@bancorpfincial.com 403.264.5471 phone</p> <p style="text-align: right;">YEARS IN OPERATION: 40</p>
	<p>Bayfield Mortgage Professionals, alternative lending since 1982. Residential properties with commercial properties upon exception. BC & Alberta, mainly the following:</p> <ul style="list-style-type: none"> • GVRD • Fraser Valley up to Chilliwack • Victoria Regional District, Nanaimo, Courtenay, Comox, Campbell River • Kamloops, Vernon, Penticton, Kelowna, Salmon 	<p>Expert, email or fax. Gord Wintrup gord@bayfieldonline.com Inder Matharu inder@bayfieldonline.com 604.533.8909 fax 604.533.8909 office 888.918.3388 toll-free</p>

	<p>Arm</p> <ul style="list-style-type: none"> • Sunshine Coast (Gibsons, Roberts Creek, Sechelt) • Greater Calgary • Greater Edmonton • Red Deer • Medicine Hat <p>*we are a custom solution provider, and therefore will consider other areas on exception</p> <ul style="list-style-type: none"> • 1st, 2nd, and 3rd mortgages up to 75% LTV • Bridge financing, Construction, Inter Alia • Mortgages of ½ interest <p>* Fees split with the involvement of the referring broker</p>	<p>YEARS IN OPERATION: 34</p>
	<p>With over \$150M in fundings this year, BlueShore Pacifica Alternative Mortgage Centre is focused on providing simplified lending solutions for your client's needs. One application and one email, two mortgage options.</p> <p>Our alternative mortgage centre is a powerful hub, that offers brokers access to both BlueShore Financial's 'non-traditional' mortgage portfolio and the creative and flexible solutions of Pacifica Mortgage Investment Corporation. This partnership allows us to provide a unique service to all mortgage brokers that promotes faster turnaround times, a simplified underwriting process and a much wider range of mortgage products and options to service any client.</p>	<p>Shannon@blueshorepacifica.com 604-899-3780</p> <p>Steve.Canning@blueshorefinancial.com 604-671-4783</p> <p>YEARS IN OPERATION:</p>
	<ul style="list-style-type: none"> - 1st & 2nd mortgages in BC & Alberta - Up to 75% LTV in major centers - Up to 65% LTV in small centers, we lend in lots of places most lenders don't - Residential, farms/acreages, vacant land, & some commercial - Construction loans in major centers - Lending based on the equity, not the credit & income - Rates & fees based on the merits of each deal - Max loan amount \$500,000 - We provide you with a complete package for your client, with all the applicable documents 	<p>Denise Kristensen E-mail: denise@canterra.net</p> <p>Phone: 1-888-869-4912 / 250-869-4912 Fax: 1-888-869-4913 / 250-869-4913</p> <p>YEARS IN OPERATION: 25</p>
	<p>"At Capital Direct, we start, where the BANK stops!"</p> <ul style="list-style-type: none"> • 1st and 2nd and 3rd mortgages in BC, Alberta, Ontario • Mortgages up to 80% LTV • Equity Counts, we don't rely on Credit Rating, Income or Age • Residential, Strata, Fee Simple, Investment Properties, Duplex, Triplex, Land, Mobile Homes, Rural Properties • BFS, Commissioned Sales, Salaried Income, Fixed Income (Pension), Non Residents, Corporate, 	<p>Email: Greg Kakuno gkakuno@capitaldirect.ca 604.430.3287 fax D+H Expert / Alternate Lenders / Capital Direct</p>

	<p>Declared Income OK</p> <ul style="list-style-type: none"> • 24 Hour Turnaround / Funding within Days • Flexible Rates & Fees to suit you and your client's needs <p>Our underwriters have over 100+ years of experience to assist you in creating the right plan for your clients!</p>	<p>YEARS IN OPERATION: 20</p>
	<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, BC and Saskatchewan.</p>	<p>Email: documents@caplink.ca 888.226.8834 fax D+H/Expert</p> <p>YEARS IN OPERATION: 19</p>
	<p>Consumers Choice Mortgages Inc supplies private investor funds to the mortgage broker industry. The company represents 25 investors who have amounts from \$50,000 to \$500,000 per mortgage to lend (larger amounts on an exception basis). This represents 100% of the company's business. First mortgage rates start at 5.99% and second mortgage rates start at 7.99%. Most files have no lender fee. Broker fee to be split 50/50. Maximum LVR 75% for owner occupied and rentals, residential only. Lending areas are the Lower Mainland, Fraser Valley, Victoria and Nanaimo. Brokers not on our mailing list can request being added to get a weekly e-mail containing info on policy changes and what is available that week.</p>	<p>Cathy Swallow 604.541.7301 phone 604.506.6957 cell Email: cathyswallow@telus.net Darryl Swallow 604.541.7302 phone 604.710.5814 cell Email: dswallow@telus.net</p> <p>Preferred method for sending files is attachments to e-mails.</p> <p>YEARS IN OPERATION: 15</p>
	<p>First and second mortgage construction and term loans for up to 75% and 85% respectively of the appraised value of the development.</p>	<p>Submission by contacting Cam Cooper at 250.475.2669</p> <p>YEARS IN OPERATION: 22</p>
	<p>Purpose: To offer quick and creative short term mortgage solutions for non-conventional clients. Flexible underwriting and straightforward conditions make working with Cove easy.</p> <p>What we do: Offer 1st, 2nd & 3rd mortgage solutions from 20k up to \$2million aggregate on most property types in BC with open mortgage options for your client. Mortgage financing available up to 80% in Metro Vancouver and Greater Vancouver areas, lower LTV's elsewhere.</p>	<p>Contact your local representative first to discuss your file.</p> <p>Assisting Brokers on Vancouver Island BC Ross Elliot, Agent to Cove 250.480.9566 ross@covemortgage.com</p> <p>Loan Submission: Email: cove_morgage@telus.net</p>

	<p>Geographical Lending Area: Servicing BC with a major focus on Metro Vancouver and Greater Victoria areas.</p> <p>Loan Types: Single family residential, townhouses, condo apartments, rentals, inter-alia, small commercial, bridge financing, serviced lots, recreational, co-ops, leasehold and ½ interest.</p> <p>Underwriting Guidelines: www.covemortgage.com/lending-guidelines.html</p>	<p>Filogix: under Private Lender Cove Mortgage 604.929.9592 fax</p> <p>YEARS IN OPERATION: 40</p>
	<p>Loan size: we will consider all requests up to 75,000 throughout BC and larger loans on an individual case basis.</p> <p>Types of Loans: 1st, 2nd and 3rd mortgages, bridge financing, foreclosure redemptions, debt consolidations.</p> <p>Loan Terms: 1 year closed, commission split 50/50</p>	<p>Email: warren@drakefinancial.com 604.855.6661 office 604.852.4717 fax 604.855.5601 cell</p> <p>YEARS IN OPERATION: 22</p>
	<p>Dundarave Mortgage Investment Corporation lends up to 75% LTV first and second mortgages in BC 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, email or fax to either Joanne Thomas or David Beckingham as follows: 604.985.5626 phone 604.990.9644 fax Email: jthomas@dmic.ca or beckingham@dmic.ca</p> <p>YEARS IN OPERATION: 8</p>
	<p>Eclipse – the leader in alternative lending options – knows there are lots of customers out there that don't fit the "norm" when it comes to their work and lifestyles. That's why Eclipse lending is here. We look at the whole picture, listen to the whole story and come up with options that fit.</p> <p>Interested in making a deal? Give us a call at our dedicated broker Deal Run hotline and let our preeminent team of experienced Deal Runners work their magic for you and your customers! We'll use our decades of experience to find a fast, flexible and workable solution to your most perplexing mortgage situations – honest!</p>	<p>Contact: Steve Lydon – Manager - Business Development, National. Steve.lydon@mcap.com 855.215.8799</p> <p>dealrun@mcap.com 866.260.3786</p> <p>YEARS IN OPERATION: 10</p>
	<p>Founded in 1970, Equitable Trust is alternative mortgage lender whose core business is first charge mortgage financing. Equitable serves single family borrowers and their mortgage advisors in the Lower</p>	<p>Ian Silvester, Manager, Residential Mortgages isilvester@equitabletrust.com 604.561.4966 Tim Wachter, Manager, Business Development,</p>

 <p>EQUITABLE TRUST</p>	<p>Mainland of BC including west of Vancouver to Chilliwack to Abbotsford and the Victoria region. Customers include business-for-self Canadians, newcomers, and investors who do not meet the traditional credit criteria of the major banks. Unique features include: Up to 80% LTV, Self-Declared Income Accepted for BFS or commission/gratuity, Flexible GDS/TDS, and Beacons starting at 5000.</p>	<p>Western Canada 403.470.4434 phone 866.940.1201 toll free 888.440.1201 toll free fax</p> <p>YEARS IN OPERATION: 47</p>
	<p>For over twenty years First Circle Financial has specialized in providing residential construction and equity based sub-prime term mortgages to a myriad of borrowers. We also provide financing for small commercial, mixed use, and land development properties. We have focused our efforts on providing the highest quality standard of customer service. Our lending niche allows us to overcome many of the obstacles that other lenders cannot.</p>	<p>604.986.3200 fax Email: mortgages@firstcircle.ca</p> <p>YEARS IN OPERATION: 25</p>
	<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 strengths is its experienced underwriting team and innovative approach to difficult or unusual mortgage situations.</p>	<p>Email: newdeal@fisgard.com 866.384.1498 fax</p> <p>YEARS IN OPERATION: 22</p>
	<p>At Genesis, we are committed to providing brokers with efficient underwriting turnaround time, quick funding process and creative financing solution to meet your clients' financing needs. We are here to help you with your deals and strive to make them a reality!</p> <p>1st, 2nd charge loan and Revolving LOC Lending areas: BC and AB currently Up to 75% LTV (Higher LTV may be considered on a case by case situation) Residential, commercial, construction and land financing Loan amount range: \$50K to \$5 million Low documents required (application, credit bureau and appraisal) Flexible rate-fee structure</p>	<p>Contact information: Tony You Office: 604-279-0360/604-630-1580 Fax: 604-630-7266 Cell: 604-767-2995 Email: tony.you@genesiscapital.ca www.genesiscapital.ca</p> <p>YEARS IN OPERATION: 3</p>

 <p>Greyfriars Mortgage Investment Corp. Flexible ... Professional ... Experienced ... A Division of the Greyfriars Group of Companies</p>	<p>Greyfriars Mortgage Investment Corporation (GMIC) was established 23 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 604.534.5079 GMIC@greyfriarsgroup.ca</p> <p>YEARS IN OPERATION: 26</p>
<p>Highland Mortgage Investment Corporation</p>	<p>Highland's target market is primarily second mortgages on residential properties located in the lower mainland. We also look at commercial strata units and serviced raw land. Loan amounts from \$40,000 to \$500,000 to 75% LTV. Deals outside the target market will be considered at lower LTV's. Pricing is dependent on the deal. Credit is not an issue as long as explainable and income is not required as long as the declared amount is reasonable and demonstrates ability to service. An exit strategy is required.</p>	<p>Please contact Randle Barrington-Foote Email: rjbfoote@shaw.ca 604.986.1002 office 778.231.4916 cell 604.986.1905 fax</p> <p>YEARS IN OPERATION: 6</p>
	<p>Home Trust is Canada's largest alternative lender, proudly serving Canadians and working with you, our Broker Partners for over 25 years. We offer a wide range of financial products including, residential and commercial mortgages, deposit products and Visa cards. We focus both on insured "A" business and on unique segments of the Canadian marketplace, including consumers who have non-traditional credit backgrounds, new immigrants and whose specific needs are not met by financial institutions. Home Trust is a wholly owned subsidiary of Home Capital Group, a publically held company that trades on the Toronto Stock Exchange (TSX) under the symbol HCG. Our head office is located in Toronto, with branch offices in Vancouver, Calgary, Montreal, Halifax and Winnipeg. To find out how you can close more deals, contact your BDM or visit www.hometrusted.ca/broker.</p>	<p>Mike Forshee 604.484.4663 x 3326 phone 866.544.3081 fax mike.forshee@hometrusted.ca D+H and Morweb both accepted</p> <p>YEARS IN OPERATION: 30</p>
	<p>Fast and friendly service at some of the best rates available.</p> <ul style="list-style-type: none"> • 1st & 2nd & inter-alia mortgages up to 75% • Loans from \$100,000 to \$20 million • Equity only, no debt service or credit required • Residential, commercial, land, construction • Purchases, refinance, debt consolidation • Construction draw mortgages • Solution based lending for tough files <p>Put our experience to work for you.</p>	<p>Contact Chris Delisle or Adam Korbin Email: cdelisle@instafund.com akorbin@instafund.com Phone: 604.687.2020</p> <p>YEARS IN OPERATION: 26</p>

	<p>Everyone has PRIVATE FUNDS. So why CALL US? We have NO GUIDELINES! Well, OK, maybe one or two.... If: You would lend your own money on the deal Can support your application with documents And have a clear exit strategy Then chances are we will fund it! We are the Small Loan Specialists Firsts and Seconds ~ \$10,000 - \$100,000 Integrity Mortgage Inc. looks at every deal on a CASE BY CASE basis. We are known for being fast, straight forward and easy to deal with. Rates and Fees are determined by the strength and risk of the application.</p>	<p>Kim Strynadka, AMP Owner, Mortgage Expert Integrity Mortgage Inc. 250.729.3890 phone 604.839.3890 cell 877.729.3890 toll free 866.298.2071 toll free fax www.integritymortgage.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 13</p>
	<p>Working in partnership with Mortgage Brokers, we provide flexible, customized lending solutions with a focus on residential 1st mortgages, 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.</p>	<p>Email: info@interiorequities.com or dfinlay@interiorequities.com or Darryl@interiorequities.com 250.763.7765 fax</p> <p style="text-align: right;">YEARS IN OPERATION: 34</p>
	<p>We are Vancouver Island specialists. We lend on residential construction and owner occupied residential 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.</p>	<p>Email: margaret@midislandbroker.com 250.752.6944 phone 250.752.5363 fax</p> <p style="text-align: right;">YEARS IN OPERATION: 19</p>
	<p>Lanyard is a non-bank lender providing low cost and creative financing solutions in Western Canada and Ontario.</p> <ul style="list-style-type: none"> • Loan Amounts: \$1,000,000 to \$15,000,000 • Interest Rates: typically, 5.75% to 8.5% • Income Property Loans: up to 75% of value • Single Family (Jumbo) Res. Loans: up to 60% of value • Condo Inventory Loans: up to 65% of value • Land Loans: up to 50% of value (major urban areas only) 	<p>For Commercial (BC & ON) Sam Fogell: sfogell@lanyardgroup.com</p> <p>For Commercial (Prairies) Brian Chelin: bchelin@lanyardgroup.com</p> <p>For Residential: Mike Gough: mgough@lanyardgroup.com</p> <p>866.698.5388 toll free 604.688.5388 Vancouver</p> <p style="text-align: right;">YEARS IN OPERATION: 17</p>
	<p>Mandate primarily provides interest only floating rates for a one-year term. Loan types include single and multi-family, inventory, bridge, commercial and</p>	<p>Email: mandatenational@telus.net 604.734.5546 fax</p>

	<p>industrial properties inclusive of pubs, marinas, and strata retail/office and development loans. Mortgages cannot exceed 75% of appraised value on properties located in BC and Alberta. Loan amounts start at \$50,000. Syndication specialist over \$2 million. Creative financing solutions.</p>	<p>D+H Expert via Co-Broker option</p> <p>YEARS IN OPERATION: 34</p>
<p>New City Financial Group</p>	<p>Our Lenders specialize in 1st and 2nd mortgages on residential apartment buildings and commercial properties as well as inventory loans. We can facilitate mortgages in the \$150,000 to \$6,000,000 principal range. Typically, with a solid information package, mortgages can be approved within a few days.</p>	<p>Brad Harris or Christina Giuliani 208 - 3855 Henning Drive Burnaby, BC V5C 6N3 604.738.5422 phone 604.738.5428 fax bradncr@gmail.com christinancr@gmail.com</p> <p>YEARS IN OPERATION: 34</p>
	<p>Providing services all over Canada for raw land selectively and commercial deals only. Product type:</p> <ul style="list-style-type: none"> • Bridge financing • Selective 2nd mortgages • No 3rd mortgages • Approved CMHC correspondent • Lease financing • Receivable financing 	<p>Call first 604.664.7075 and then by e-mail acb@nexusinvestment.ca Fees depend on the deal but do not include the brokers fee.</p> <p>YEARS IN OPERATION: 26</p>



We are a full-service lender, providing mortgage brokers with lending solutions for their clients. We specialize in Alternative Lending. Our policy is and always has been to confirm the affordability of the deal. Our Sensible Lending® philosophy ensures that each credit application is considered based on its own specific merit and circumstances. We understand that every client is unique. Our experienced and knowledgeable team of BDMs and underwriters work hard to find customized solutions for your clients while providing you - our brokers with error-free, hassle-free, on-time delivery of service. We offer lending solutions for some of your most complex deals including:

- Business-for-self clients
- Clients with soft income (tips/side jobs)
- Clients who do not meet the traditional "A" lending requirements
- Clients with less than perfect credit scores due to extenuating circumstances

For current rates and lending guidelines please visit www.OptimumMortgage.ca.

Contact your local BDM first to discuss deals:

Interior BC & Lower Mainland East:
Karl Madsen, 778.874.4605,
karl.madsen@cwbank.com.

Lower Mainland West & Vancouver Island:
Jackie Matthew, 604.317.4027
jackie.matthew@cwbank.com.

Or submit mortgage documents through:
D+H Expert Portal: Optimum Mortgage
Email documents: mortgage.documents@cwbank.com
866.477.8897 fax
866.441.3775 underwriters

YEARS IN OPERATION: 12



PHL Capital Corp is a solution driven private lender that works with brokers to get their deals done. Here's a snapshot of what we offer:





- 1st and 2nd mortgages
- \$100,000 - \$5,000,000
- Lower Mainland and Fraser Valley properties – outside area on exception
- Residential, Commercial, Construction, Land and Development/Servicing Mortgages
- All mortgages open – NO penalty to payout within the term
- Typically 1 year terms and interest only
- Mortgages up to 75% LTV
- Pricing – always competitive and flexible to win your business
- Quick turnaround time for Commitment Letters

Our team is experienced and has the knowledge and skills to develop creative lending solutions for you and your clients. We encourage you to pick up the phone and call us today to discuss your deal.

steveponte@phlgroup.ca
pampurewall@phlgroup.ca
604.575.7408 phone
604.575.7410 fax
WWW.PHLGROUP.CA

YEARS IN OPERATION: 10

	<p>PMC sources equity loans through licensed brokers on residential (75% LTV max), commercial (65% LTV max) and construction (65% LTV Max on completed value) properties. Our primary lending areas include urban areas of BC and Alberta. Exceptions considered. Loan amounts of \$50,000 to \$5,000,000. Our expanded team is diverse, skilled, and fun to work with. "Let's Talk Solutions!"</p>	<p>Email: solutions@paradigmmortgage.ca Phone: Grant Plunkie, Brad Graham or Leanne Wilson at 800.979.2911</p> <p style="text-align: right;">YEARS IN OPERATION: 10</p>
	<p>Specializing in Alternate Equity Lending, Peoples Trust offers an alternative to borrowers who may not meet all of the lending criteria of the major financial institutions. We pride ourselves on excellent service, flexible terms and a common sense approach. We can help self-employed borrowers or applicants with imperfect credit on large loans, bridge financing & rental properties.</p>	<p>Tom Wollner, RI, FRI, AMP Peoples Trust, Manager Residential Mortgages - BC Suite 1115 – Bentall Two PO Box 231 555 Burrard Street Vancouver, BC V7X 1M8 604.331.2210 phone 604.683.2787 fax 604.351.0422 cell Email: tomw@peoplestrust.com www.peoplestrust.com</p> <p style="text-align: right;">YEARS IN OPERATION: 31</p>
	<p>Private, equity lending with 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, and 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 877.600.3362 fax 866.460.4409 phone</p> <p style="text-align: right;">YEARS IN OPERATION: 30</p>
	<p>Mortgages are all open, interest only. Lines of credit loans and no interest charged on unadvanced funds. No renewal fees. 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! There are lots of mortgage lenders, but only one Reliable.</p>	<p>Email: reliabledale@reliablemortgages.ca reliablejessica@reliablemortgages.ca Dale or Jessica 604.503.3200 phone 604.503.3201 fax www.reliablemortgages.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 22</p>

	<p>Romspen is Canada's alternative commercial mortgage lender specializing in "B" product commercial real estate. We offer customized mortgage solutions for term, bridge and construction financing from \$2M to \$75M, with each application considered on its individual merits. With direct access to decision makers, Romspen leads the industry in time-sensitive lending. Romspen has a long term track record of successful mortgage investing in Canada and the US. With its origins in the mid-60, Romspen has been in business for 46 years and is one of the largest non-bank commercial mortgage lenders in Canada.</p>	<p>Blake Cassidy Managing Partner blakecassidy@romспен.com</p> <p>416.928.4868 416.966.1161</p> <p>YEARS IN OPERATION: 50</p>
	<p>Spectrum-Canada provides a wide range of non-conventional "private style" creative mortgage products to solve your clients' financing needs for credit/income challenged individuals, construction/land financing etc and hard to place deal. We offer "Sensible Solutions" with 1st and 2nd mortgages in almost all geographic locations from BC to Ontario and up to 80% LTV in urban centres. See how Spectrum can help you.</p>	<p>James Pell Email: James.Pell@spectrum-canada.com Phone: 604.855.9750 (Abbotsford) or Toll Free: 877.909.6263 Fax: 778.371.7957 or 866.534.7194 D+H or Morweb also accepted</p> <p>YEARS IN OPERATION: 17</p>
	<p>Our niche is anything that makes sense in the southern interior of BC and selected spots on Vancouver Island. No ports or forts.</p>	<p>Email: richard@tekamar.ca 250.832.8766 phone</p> <p>YEARS IN OPERATION: 23</p>
<p>Thompson Valley Mortgage Group</p>	<p>Small town BC and AB, population 2500+, 1st and 2nd residential, we do not use beacons.</p>	<p>Email: w1005@shaw.ca 877.559.1005 fax</p> <p>YEARS IN OPERATION: 24</p>
<p>TUDOR MORTGAGE INVESTMENT CORPORATION</p>	<p>TMIC specializes in residential 1st, 2nd & inter-alia mortgages up to 75% LTV in BC only, lending primarily in the Lower Mainland/Greater Vancouver area and the Fraser Valley. We offer competitively priced mortgages in the \$25,000 - \$500,000 range, interest only payments with 12 to 18 month terms typically. We make decisions, and can fund, quickly.</p>	<p>Please contact Shannon Murphy Email: shannon-murphy@shaw.ca 604.536.0503 phone 604.536.0176 fax</p> <p>YEARS IN OPERATION: 12</p>
	<p>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.</p>	<p>Email: paul@vpmc.ca 604.986.3155 fax</p> <p>YEARS IN OPERATION: 35</p>



Open terms and low rate mortgages for clean credit borrowers who can't confirm sufficient income. Lending in and near major centres in BC. Up to 75% LTV. Inter alia and bridge financing okay. Flexible repayment terms including no payments for 12 months on low LTV mortgages.

Email: toddhickling@shaw.ca
604.899.0362 fax
604.803.9248 cell

YEARS IN OPERATION: 15



VWR 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 BC, Alberta, Manitoba, and Ontario.

Products:

- 1st, 2nd, and 3rd Mortgages on residential Real Estate.
- Closed & Open Products to 75% LTV
- 12 month terms
- Negotiable Amortizations / Interest Only
- Nominal Lender Fees
- Residential mortgages
- No minimum beacon score
- No income verification
- Loan sizes \$30,000.00 - \$2,000,000.00

What do you want brokers to know?

VWR Capital wants brokers to know that our lender fee structure is designed for them to earn more income. We do not dictate broker fees, charge broker fees, match broker fees, or split broker fees.

Brokers can submit a Mortgage Application & Credit bureaus for all applicants to info@vwrcapital.com.

After initial review of these documents we issue a conditional commitment.

YEARS IN OPERATION: 21