




	<p>Our goal is to help you close more deals. Fast Quotes Competitive Pricing Flexible Terms Equity Lender - with a focus on exit strategy</p> <p>Residential up to 80% LTV 1st and 2nd Mortgages</p> <p>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!</p>	<p>Phone: 1.855.830.7452 Fax: 1.888.779.8432 Direct: 778.772.7283</p> <p>mail@aarea.ca</p> <p>www.aarea.ca</p> <p>YEARS IN OPERATION: 5</p>
	<ul style="list-style-type: none"> • 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 	<p>Phone: 778.668.1972 Fax: 604.564.0480</p> <p>han@accountablemic.com</p> <p>www.accountablemic.com</p> <p>YEARS IN OPERATION: 3</p>
	<p>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!</p>	<p>Chuck McKitrick</p> <p>chuck@awcapital.ca</p> <p>YEARS IN OPERATION: 35</p>
	<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</p>	<p>Phone: 888.519.2539 Fax: 604.568.4063</p> <p>funding@altmortgages.ca</p> <p>www.altmortgages.ca</p>

	operations. We specialize in low beacon, business for self, inter-alia, and debt consolidation mortgages.	YEARS IN OPERATION: 15
	<p>Our friendly and knowledgeable underwriters will help you every step of the way, creating a custom mortgage solution for your clients.</p> <p>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>Phone: 604.530.2301 Fax: 604.530.2185</p> <p>applications@antriminvestments.com</p> <p>YEARS IN OPERATION: 43</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>Gordon Hone</p> <p>Phone: 604.467.6449 Fax: 604.467.6409</p> <p>sales@armadamortgage.com</p> <p>YEARS IN OPERATION: 15</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 Phone: 604.608.2717 mark@bancorpfincial.com</p> <p>Vancouver Island: Phone: 250.479.3999 jlm@bancorpfincial.com rick@bancorpfincial.com</p> <p>Alberta: Phone: 403.264.5471 rick@bancorpfincial.com</p> <p>YEARS IN OPERATION: 41</p>
	<p>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, SalmonArm • Sunshine Coast (Gibsons, Roberts Creek, Sechelt) • Greater Calgary, Edmonton, Red Deer, Medicine Hat <p>*we are a custom solution provider, and therefore</p>	<p>Gord Wintrup Phone: 604.533.8909 gord@bayfieldonline.com</p> <p>Inder Matharu Phone: 888.918.3388 inder@bayfieldonline.com</p>

	<p>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: 35</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>Phone: 604.899.3780 Shannon@blueshorepacific.com</p> <p>Phone: 604.671.4783 Steve.Canning@blueshorefinancial.com</p> <p>Blueshore - YEARS IN OPERATION: 2 (Pacifica YEARS IN OPERATION: 22)</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 Phone: 1.888.869.4912 / 250.869.4912 Fax: 1.888.869.4913 / 250.869.4913</p> <p>denise@canterra.net</p> <p>YEARS IN OPERATION: 26</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, AB, ON • 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, Declared Income OK • 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>Greg Kakuno Phone: 604.430.3287</p> <p>gkakuno@capitaldirect.ca</p> <p>YEARS IN OPERATION: 21</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>Phone: 888.226.8834 documents@caplink.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 20</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 Phone: 604.541.7301 Cell: 604.506.6957 cathyswallow@telus.net</p> <p>Darryl Swallow Phone: 604.541.7302 Cell: 604.710.5814 dswallow@telus.net</p> <p>Preferred method for sending files is attachments to e-mails.</p> <p style="text-align: right;">YEARS IN OPERATION: 16</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>Cam Cooper Phone: 250.475.2669</p> <p style="text-align: right;">YEARS IN OPERATION: 23</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</p>	<p>Ross Elliot Phone: 250.480.9566 Fax: 604.929.9592</p> <p>ross@covemortgage.com cove_morgage@telus.net</p>

	<p>Metro Vancouver and Greater Vancouver areas, lower LTV's elsewhere.</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>YEARS IN OPERATION: 41</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>Phone: 604.855.6661 Cell: 604.807.6540</p> <p>norm@drakefinancial.com</p> <p>YEARS IN OPERATION: 23</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>Joanne Thomas or David Beckingham Phone: 604.985.5626 Fax: 604.990.9644</p> <p>jthomas@dmic.ca or beckingham@dmic.ca</p> <p>YEARS IN OPERATION: 9</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>Steve Lydon Phone: 855.215.8799 Steve.lydon@mcap.com</p> <p>Phone: 866.260.3786 dealrun@mcap.com</p> <p>YEARS IN OPERATION: 11</p>
	<p>Founded in 1970, Equitable Trust is alternative mortgage lender whose core business is first charge</p>	<p>Ian Silvester</p>

 <p>EQUITABLE TRUST</p>	<p>mortgage financing. Equitable serves single family borrowers and their mortgage advisors in the Lower 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>Phone: 604.561.4966 isilvester@equitabletrust.com</p> <p>Tim Wachter Phone: 403.470.4434 Fax: 888.440.1201 Toll Free: 866.940.1201</p> <p>YEARS IN OPERATION: 48</p>
 <p>FIRST CIRCLE FINANCIAL</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>Fax: 604.986.3200 mortgages@firstcircle.ca</p> <p>YEARS IN OPERATION: 26</p>
 <p>FISGARD CAPITAL CORPORATION</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>Fax: 866.384.1498 newdeal@fisgard.com</p> <p>YEARS IN OPERATION: 23</p>
 <p>GENTAI CAPITAL CORPORATION</p>	<p>At Gentai, we are committed to providing brokers with efficient underwriting turnaround time, quick funding process and creative financing solutions to meet your clients' financing needs. We are here to help you with your deals and strive to make them a reality!</p> <ul style="list-style-type: none"> • 1st, 2nd charge loan and Revolving LOC • Lending areas: Major urban centers in AB, BC, & ON • Up to 65% LTV by an approved appraiser • Residential, commercial, construction & land financing • Loan amount range: \$100K to \$8 million • Low documents required (application, credit bureau & appraisal) • Flexible rate-fee structure 	<p>Tony You Phone: 604.279.0360/604.630.1580 Fax: 604.630.7266 Cell: 604.767.2995 tony.you@gentaicapital.com http://www.gentaicapital.com/en/</p> <p>YEARS IN OPERATION: 4</p>

<p style="text-align: center;">Highland</p> <p style="text-align: center;">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>Randle Barrington-Foote Phone: 604.986.1002 Cell: 778.231.4916 Fax: 604.986.1905</p> <p>rjbfoote@shaw.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 7</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.</p> <p>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</p>	<p>Mike Forshee Phone: 604.484.4663 x 3326 Fax: 866.544.3081</p> <p>mike.forshee@hometruster.ca</p> <p>www.hometruster.ca/broker</p> <p style="text-align: right;">YEARS IN OPERATION: 31</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>Chris Delisle or Adam Korbin Phone: 604.687.2020</p> <p>cdelisle@instafund.com akorbin@instafund.com</p> <p style="text-align: right;">YEARS IN OPERATION: 27</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</p>	<p>Kim Strynadka Phone: 250.729.3890 Cell: 604.839.3890 Toll Free: 877.729.3890 Toll Free Fax: 866.298.2071</p>

	<p>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>www.integritymortgage.ca</p> <p>YEARS IN OPERATION: 14</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>Fax: 250.763.7765</p> <p>info@interiorequities.com or dinlay@interiorequities.com or darryl@interiorequities.com</p> <p>YEARS IN OPERATION: 35</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>Phone: 250.752.6944 Fax: 250.752.5363</p> <p>margaret@midislandbroker.com</p> <p>YEARS IN OPERATION: 20</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>Sam Fogell (Commercial BC & ON) sfogell@lanyardgroup.com</p> <p>Brian Chelin (Commercial Prairies) bchelin@lanyardgroup.com</p> <p>Mike Gough (Residential) Phone: 604.688.5388 Toll Free Phone: 866.698.5388</p> <p>mgough@lanyardgroup.com</p> <p>YEARS IN OPERATION: 18</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 industrial properties inclusive of pubs, marinas, and strata retail/office and development loans.</p>	<p>Fax: 604.734.5546</p> <p>mandatenational@telus.net</p>

	<p>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>YEARS IN OPERATION: 35</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 Phone: 604.738.5422 Fax: 604.738.5428 bradncr@gmail.com christinancr@gmail.com</p> <p>YEARS IN OPERATION: 35</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>Phone: 604.664.7075 acb@nexusinvestment.ca</p> <p>YEARS IN OPERATION: 27</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
Phone: 778.874.4605
karl.madsen@cwbank.com.

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

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

YEARS IN OPERATION: 13



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.


Phone: 604.575.7408
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steveponte@phlgroup.ca
parmpurewall@phlgroup.ca

www.phlgroup.ca

YEARS IN OPERATION: 11

	<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>Grant Plunkie, Brad Graham or Leanne Wilson at Phone: 800.979.2911 solutions@paradigmmortgage.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 11</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 Phone: 604.331.2210 Fax: 604.683.2787 Cell: 604.351.0422 tomw@peoplestrust.com www.peoplestrust.com</p> <p style="text-align: right;">YEARS IN OPERATION: 32</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>Phone: 866.460.4409 Fax: 877.600.3362 lending@prehome.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 31</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>Dale or Jessica Phone: 604.503.3200 Fax: 604.503.3201 reliabledale@reliablemortgages.ca reliablejessica@reliablemortgages.ca www.reliablemortgages.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 23</p>

 <p>ROMSPEN</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 Phone: 416.928.4868 Phone: 416.966.1161 blakecassidy@romspen.com</p> <p style="text-align: right;">YEARS IN OPERATION: 51</p>
 <p>Spectrum-Canada MORTGAGE SERVICES INC.</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 Phone: 604.855.9750 (Abbotsford) or Toll Free Phone: 877.909.6263 Fax: 778.371.7957 or Toll Free Fax: 866.534.7194 James.Pell@spectrum-canada.com</p> <p style="text-align: right;">YEARS IN OPERATION: 18</p>
 <p>TEKAMAR MORTGAGES</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>Phone: 250.832.8766 richard@tekamar.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 24</p>
 <p>Terrapin Mortgage Investment Corp. since 1978</p>	<p>Terrapin Mortgage Investment Corp. established in 1978, is active in BC, AB, SK and MB. We lend on residential and commercial construction, industrial and retail properties, income properties, condo inventory, land servicing and land acquisitions. We finance 1st & 2nd mortgages in or near major centers. Loan sizes range from \$1,000,000 to \$10,000,000 or more with co-lenders. LTV up to 75% and LTC up to 80%, interest only and 12-18 month terms. Terrapin has a flat management structure allowing us to turn loan requests around quickly for time sensitive closings. Our lean structure also allows us to price our loans competitively and provide creative solutions for difficult transactions</p>	<p>Vincent Proseilo Phone: 604.684.8394 ext 3 or Jake Ellis Phone: 604.684.8394 ext 4 www.tmic.ca www.terrafund.com</p> <p style="text-align: right;">YEARS IN OPERATION: 38</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>Fax: 877.559.1005 w1005@shaw.ca</p> <p style="text-align: right;">YEARS IN OPERATION: 25</p>

<p style="text-align: center;">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>Shannon Murphy Phone: 604.536.0503 Fax: 604.536.0176 shannon-murphy@shaw.ca YEARS IN OPERATION: 13</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>Fax: 604.986.3155 paul@vpmc.ca YEARS IN OPERATION: 36</p>
	<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.</p>	<p>Fax: 604.899.0362 Cell: 604.803.9248 toddhickling@shaw.ca YEARS IN OPERATION: 16</p>
	<p>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.</p> <p>Products:</p> <ul style="list-style-type: none"> - 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 <p>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.</p>	<p>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: 22</p>

