

Lending Guidelines at a Glance

	Commercial Loans	Residential Loans
Loan Amounts:	\$200,000 - \$3,000,000	\$50,000 - \$2,000,000
Interest Rates:	8.0% to 13%	7.5% to 12%
Lender/Broker Fees:	We split what you can sell! Minimum 2% lender/broker fee.	We split what you can sell! Minimum 2% lender/broker fee.
Minimum Term:	4 Months	4 Months
Typical Term:	1-3 Years (think of us as a short to mid term Lender)	1-3 Years (think of us as a short to mid term Lender)
Geographic Area:	British Columbia, with a focus on the Lower Mainland and major centres on Vancouver Island, Okanagan & Interior.	British Columbia, with a focus on the Lower Mainland and major centres on Vancouver Island, Okanagan & Interior.
Property Description:	Warehouses, Apartments, Retail, Land Loans, Hotels, Motels, Subdivisions, RV Parks, Mobile Home Parks, CONSTRUCTION.	Single Family, Multifamily, Leased lands, CONSTRUCTION.
Debt Service Coverage:	Mainly equity loans with some attention to debt service coverage.	Equity loans.
Loan to Value:	*Max. 75% with land loans to 55%. Call us to discuss.	*Max. 75%

*Max Loan to Value based on appraised value. Loan to Cost up to 85% available on construction projects.

Deal doesn't fit the above but still makes sense to you? Call us, it might make sense to us too! 604-986-3377

