

Information & Rate Sheet



INTEREST RATES

RATES	>55%	60%	70%	75%
1 st MORTGAGE	6.75%	7.25%	8%	8.5%
2 nd MORTGAGE	8.75%	9.25%	10%	10.5%
FEE	0.5–1%	0.5–1%	0.75–1%	1–2%

Our Difference

Smart lending, clean commitments, competitive pricing, and fast service—driven by creative solutions and unmatched local market insight.

LENDING PRODUCTS

- ✓ Residential 1st and 2nds
- ✓ Construction
- ✓ Land
- ✓ Development
- ✓ Commercial
- ✓ Multi-Family

LENDING LOCATIONS

- ✓ Vancouver Island
- ✓ Okanagan
- ✓ Select Gulf Islands
- ✓ Lower Mainland (residential only)

TERMS & LENDING POLICY

- Fully open on all products
- Interest only payments
- Flexible pricing based on overall risk
- No payments on construction financing
- 1 year term with renewal option