

At Vanmortgage, we know your time is valuable and promise quick feedback on your files. We have flexible solutions and a knowledgeable team to help you and your clients.

While every loan is different, our general guidelines are outlined here:

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## LENDING AREAS:

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- Great Vancouver Area (GVA)
- Outside GVA case by case

## RESIDENTIAL & COMMERCIAL PROPERTIES:

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- Owner occupied
- Second homes
- Rentals and vacation property
- Warehouse and office unit
- Will consider bare land & development loans on a case by case basis

## PRODUCT DETAILS:

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- Purpose: Purchase or refinance
- Rates: files priced according to risk
  - 1st' s starting at 7.99%- 2nd' s starting at 8.99%
  - Vacant Land starting at 8.99%
- Loan To Value (LTV) - up to 75% LTV
- Payments – interest only
- 1-year terms
- Mortgage size
  - Min \$50k
  - Max – call us to discuss
- Fee – 50/50 split

## APPROVED APPRAISERS

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- Macintosh
- Niemi Laporte

If you have some other appraisal ready we may look at first

As of November 2022. Subject to change without notice