



VANMORTGAGE
金鼎信贷投资

VANMORTGAGE LENDING GUIDELINES



☎ **Tel:** 604-336-7876

✉ **Email:** team@vanmortgage.com

📍 **Address:** #303-5455 West Blvd Vancouver, BC

At Vanmortgage, we respect the value of your time. Our professional team delivers prompt responses, tailored solutions, and expert mortgage guidance to ensure an efficient and seamless experience.



This is not a commitment to lend. Restrictions may apply. LTV limitations are based upon a current, accurate appraised value in conjunction with proprietary analysis by Vanmortgage. Vanmortgage reserves the right to amend rates and guidelines.



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LENDING AREAS:

- Great Vancouver Area (GVA)
- Victoria Island (Victoria,
- Nanaimo & Parksville)
- Okanagan (Kelowna, Lake Country, Vernon & Penticton)

RESIDENTIAL & COMMERCIAL PROPERTIES

- Owner occupied
- Second Homes
- Rental and vacation property
- Will consider commercial loans on a case by case basis



PRODUCTS

- Purpose: Purchase, Refinance or Debt Consolidation
- Rates: files priced according to risk
 - 1st starting at 6.95%
 - 2nd starting at 7.95%
- Loan To Value (LTV) - up to 75% LTV
- Payments - interest only
- Option to provide **Line of Credit (65%LTV)**
- 1-year terms
- Mortgage size
 - Min \$50k
 - Max - call us to discuss
- Fee - 50/50 split

APPROVED APPRAISERS

- Niemi Laporte
- Macintosh
- Should you have any existing appraisals available, we will review them as a priority.
- D. Fritz Appraisals Inc.
- Okanagan Appraisals



WE WILL HELP GROW YOUR BUSINESS!

- We organize events that facilitate connections between brokers.
- We have year round events
- We are here to support your business

WE PROTECT YOUR BUSINESS!

- We respect the relationship between you and your customer.
- We communicate with the broker not the borrower.
- We treat you like our business partner.
- We will contact you when the renewal time comes around.
- **Renew fee 50/50 split.**
- Flexible **Line Of Credit products.**

CONTACT US TO DISCUSS YOUR DEALS



Sue Sun

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- 778-713-5993



Vladimir Erceg

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