



Equity Options Lending

For British Columbia



PEOPLESTRUST.COM

Peoples Trust can provide an excellent alternative for those home owners and investors whose loan applications are denied due to credit issues, difficulties with income confirmation or employment situations.

APPROVALS GUIDED BY EQUITY

• BFS – Stated Income • New Immigrants • Credit Challenged • Discharged Bankrupts

RATES STARTING FROM 4.7% FIXED OR FLOATING

Terms: Fully Open, 6 months, 1 year, 2 years, 3 years, or 5 years

PRODUCT FEATURES:

LTV	65% Purchase/65% Refinance	Bridge Financing	Interalia financing, our specialty
Beacon Score	All scores welcome	Loan Amounts	Minimum Loan \$200K Maximum Loan \$3.5 Million
Finder's Fees	Fee split. From 1%	Lender's Fee	1%-2% (split 50/50 with originating broker)
Payment Options	Interest only payments available	GDS/TDS	None. Common sense lending.
Lending Areas	Lower Mainland, Vancouver Island, Fraser Valley, Okanagan (some exceptions made)	Multi-Family Residential	Duplex, fourplex and small apartment blocks
Property Types	All types of real estate will be considered	Rural Properties	ALR up to 10 acres
Rental Property	Up to 65% LTV, 100% rental offsets	Previous Bankrupts	Must be discharged
Pre-Approvals	Please call for further discussion	Second Mortgages	Permitted up to a max of 85%

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The Lending Alternative

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