

Want to know more?
Visit peoplestrust.com to learn more about
Mortgage Lending, or contact our experts:

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Peoples Trust is a division of Peoples Group



Equity Options Lending

The Lending Alternative



PEOPLESTRUST.COM



Equity Options Lending

For British Columbia

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.

LTV	Maximum 65% - Purchase, Refinance Maximum 50% on bare land	Bridge Financing	Available, as well as Interalia financing
Beacon Score	All scores welcome	Loan Amounts	Minimum Loan \$300K Maximum Loan \$2.5 Million
Finder's Fees	2% (split 50/50 with originating broker)	Lender Fee	1.5%-2% (split 50/50 with originating broker)
Payment Options	Interest-only payments available	GDS/TDS	No ratio requirement. Common sense lending.
Lending Areas	Major urban centres in BC only (some exceptions made)	Multi-Family Residential	Duplex, Fourplex
Property Types	All types of real estate will be considered	Rural Properties	ALR up to 5 acres
Rental Property	100% rental offsets	Previous Bankrupts	Must be discharged
Pre-Approvals	Please call for further discussion	Second Mortgages	Not available. 1st position only

APPROVALS GUIDED BY EQUITY

BFS - Stated Income · New Immigrants
Credit Challenged · Discharged Bankrupts

RATES AND TERMS

Terms: Fully Open, 1yr, 2yrs, 3yrs · Refis on rentals
Please contact Residential Team for current rates