

PRIVATE MORTGAGE LENDING SOLUTIONS

Alpha August Real Estate Advisory (AAREA) is a private mortgage lender licensed with FICOM and FSCO. We fund mortgages that are outside of the bank lending parameters. Many of the borrowers we help have good credit but are not able to secure a conventional mortgage for a variety of reasons. We are equity lenders with a focus on exit strategy.

We provide fast quotes, competitive pricing and flexible terms to help you close more loans.

Our Lending Area Covers	Ontario
British Columbia	Greater Toronto Area
Lower Mainland	Ottawa
Okanagan	Golden Horseshoe

Your New Partner in Private Residential Mortgages

We place great value on long term, uncomplicated relationships and partnerships that are characterized by respect, trust and reliability. Our aim is to provide timely and suitable lending solutions to the mortgage broker community. We think and act as entrepreneurs and it is within our tradition to be innovative and broker focused.

We protect mortgage brokers. The borrower always remains your client. You determine your fee; no mandatory fee splits.

MORTGAGE FINANCING FOR BC AND ON

Loan Sizes up to \$5,000,000

Rates and fees subject to change without notice.

Residential (Up to 4 Units)				
First Mortgage Program	Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
Pricing From	Deal Specific Pricing	8.49	8.99	Deal Specific Pricing
Lender's Fee From	1.5	1.5	1.5	
Broker Sets Their Own Fee	✓	✓	✓	✓
No Minimum Beacon	✓	✓		
No Income Verification	✓	✓		
6 or 12 Month Term Available	✓	✓	✓	✓
Interest Only Payments	✓	✓	✓	✓
Inter Alia Option	✓	✓	✓	✓
Prepaid Payments Available	✓	✓	✓	✓
Rate Buy Down or Fee Buy Down	✓	✓	✓	✓
Common Sense Lending No TDS/GDS	✓	✓	✓	✓

Second Mortgage Program	Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV	Above 75% LTV
Pricing From	Deal Specific Pricing	9.99	10.99	11.49	Deal Specific Pricing
Lender's Fee From	2	2	2	2	2
Broker Sets Their Own Fee	✓	✓	✓	✓	✓
Minimum Beacon	None	None	None	580	600
No Income Verification	✓	✓			
6 or 12 Month Term Available	✓	✓	✓	✓	✓
Interest Only Payments	✓	✓	✓	✓	✓
Inter Alia Option	✓	✓	✓	✓	✓
Prepaid Payments Available	✓	✓	✓	✓	✓
Rate Buy Down or Fee Buy Down	✓	✓	✓	✓	✓
Common Sense Lending No TDS/GDS	✓	✓	✓	✓	✓

- The above are guidelines – rate and fees can be adjusted to make the deal work!
- Beacon score exceptions for otherwise strong deals
- Rental or Owner occupied
- Renovation Loans for Property Flips Available
- Bridge Financing Available
- Broker Fee Collected by AAREA and paid to Broker upon funding
- Remediated Grow Ops OK

RECENT FUNDINGS

Private Mortgages can come with complex challenges. Savvy brokers must be able to navigate these challenges. AAREA helps you add capabilities and exploit gaps in the market to achieve solutions that work for your clients.

Our Lending Solutions help Borrowers during challenging times.

Bankruptcy Illness Divorce Credit Consolidation

Business Capital Requirements Real Estate Development

Top 3 Client Solutions for SubPrime Borrowers

Bankruptcy on credit bureau, and facing foreclosure, the borrower was recovering from a medical issue and was back to work. No savings, challenged credit, new job. We were able to present a financing package that helped save their home from foreclosure.

Borrowers were going through a difficult divorce. High 7 figure property in Vancouver was the marital home. We provided a financing solution that enabled the husband to refinance debts, including CRA, and settlement for wife to secure a separation agreement.

Borrower is a real estate developer with a substantial real estate portfolio and leverage. Required an equity take out on a rental property to move forward with development.

- Let us help.

MORTGAGE ADMINISTRATION

“Providing ongoing servicing to your mortgage investment is an integral part of our business”

AAREA provides a comprehensive mortgage administration and servicing platform for private lenders and participants of syndicated mortgages. We provide third-party mortgage servicing solutions that seamlessly incorporate into your existing portfolio.

We understand that your investments require a tailored management approach and as such, AAREA provides a unique value proposition. You can be confident that your portfolio will be serviced professionally, efficiently, and in a fully compliant manner.

Mortgage Brokers Create a New Passive Revenue Stream for Your Business.

Do you work with private lenders that self administer their investments?

Improve your client's investment experience and earn referral income by working with an administrator.

Call us today to learn more.

Our administration services cover the lifecycle of a mortgage investment:

- Dissemination of Documents and Record Keeping
- Trustee Services
- Payment Processing and Disbursement
- Interest Rate Changes
- Annual Tax Statements
- Servicing Late Payments and Defaults
- Payout Statements and Discharge
- Asset Trading and Portfolio Sales- providing a secondary market for private lenders

Benefits of Mortgage Administration: Enhanced Performance

- Improve the quality of your investment experience
- Focus on your core business
- Enhance arrears performance

Improved Efficiency and Effectiveness

- Remove operational complexity and free up from time consuming activity
- Improve cost-efficiency
- Portfolio Consultation with a risk management and credit expert; a goals based wealth management approach