



At **Cove Mortgage Ltd.**, we offer fast and creative mortgage financing solutions to meet your clients' objectives.

We are common sense lenders. If the deal makes sense then our team of highly experienced underwriters will ensure a commitment letter is issued quickly with as little paperwork as possible. It's that simple!

As one of BC's largest private lending firms we have access to over 100 million dollars in private funds through our own private investor resources and our Mortgage Investment Corporations.

Work with Cove and see how we can make the mortgage process seamless for both you and your client.

What We Can Do For Your Client

We do 1st, 2nd and 3rd mortgages on nearly every property type in BC.

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| <ol style="list-style-type: none"> 1. Residential lending 2. Non – beacon score lending 3. 1st & 2nd mortgages for purchases & refinances 4. Debt consolidation 5. Mortgages on 2 or more properties-interalia 6. Interest only payments 7. Construction/Renovation lending 8. Offshore & US applicants 9. Self-employed applicants | <ol style="list-style-type: none"> 10. Loans from \$25,000 to \$2 million 11. Bridge financing 12. Commercial lending 13. Partial, half or quarter interest 14. Loans on Co-ops & undivided interest 15. Open mortgages 16. Registered 2nd behind partially advanced 1st mortgages 17. 24 Hour commitment response 18. Common sense paperwork requested for income confirmation |
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LTV Ratios

Higher LTV's are limited to properties in major urban centres.
Lower LTV's in rural areas and commercial properties.

Residential Purchases

House/ Townhouse	up to 80% LTV
Condo	up to 75% LTV
<u>Serviced Land</u>	up to 50% LTV

Residential Refinance

House/Townhouse	up to 75% LTV
Condo	up to 65% LTV MAX
<u>Construction</u>	65% LTV of completed appraised value

How To Submit A File To Cove:

Filigix: Under Private Lenders
Email: cove_mortgage@telus.net
Fax: 604-929-9592

Questions? Contact your local BDM.

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