



HOME INVESTMENT LOANS FOR THE NORTH AMERICAN WEST

Single Family residences
Condominiums
Town homes

Canada

Generally, mortgages are available to non-residents of Canada up to a maximum of 65% of the purchase price of a piece of property. Higher amounts may be obtained if the residence is purchased with a Canadian citizen. For residents, loan-to-value ratio is 75% (as below). There is a minimum loan amount of approximately \$57,000. Fixed and variable rate loans available, from 4%. Loans are available in Canadian dollars only.

Max LTV%: 75%

Term: Up to 25 years

Lender: HSBC Bank Canada: www.hsbc.ca

United States

Generally, mortgages are available to non-residents of the United States up to a maximum of 60% of the purchase price of a piece of property. Higher amounts may be obtained if the residence is purchased with a United States citizen. For residents, loan-to-value ratio is 75% (as below). There is a maximum loan amount of approximately \$400,000. Fixed and variable rate loans available, estimated from 7-8%. Loans are available in United States dollars only and current rates are subject to change daily.

Max LTV%: 60%

Term: 30 year fixed; 3 year adjustable with four options for repayment.

Lender: Consortium of US Banks through mortgage brokers:

Resources:

Dieter G. Bollmann Vice President - Investments
First Financial Equity Corporation
480-778-2085

Resources Continued:

Joy B. Strimple - Mortgage Planner
Valley Wide Mortgage Corporation
602-738-4597

Conditional approvals immediately
Appraisals ordered and completed 24-48 hours
Final loan documents ordered upon all conditions approved 24 – 48 hours

Requirements:

1. Borrower's current Passport
2. Borrower's funds to purchase on deposit in US bank only 30 days prior to close
3. Borrower states employment and income
4. No tax records/income reports required
5. No credit references/credit reports required
6. All loans are portfolio loans and are subject to investor review.