



**Royal Canadian**  
Mortgage Investment Corporation

**Helen Gadsby**  
**Regional Business Development Manager**

# Service, Service, Service = SOLUTIONS

- Path of least resistance, one stop, email application, credit bureau and of course subject to appraisal: OR
- On Filogix under Private Lenders – Royal Canadian MIC; include your BDM's name!
- No TDS/GDS, No income qualifications, to get an approval
- Maximum 24hrs for Approvals, terms range up to 12 months. “E” signatures accepted
- YOU own your client, appraisal ordered by you, approved appraiser list located on the RCM website
- 2nd mortgages up to 80% Tiered pricing and RoyalFlex Line of Credit available (we go behind CHIP to!)
- 1<sup>st</sup> mortgages up to 75 % in all lending areas tiered pricing and RoyalFlex Line of Credit available
- Visit [www.royalcanadianmortgage.com](http://www.royalcanadianmortgage.com) for all details or Call me Helen 289-264 2473



# **ROYALFLEX LINE OF CREDIT**

**PUT YOUR HOME EQUITY TO WORK**

**First and Second LOC's  
LTV as high as 80%**

- Minimum Amount \$20,000
- One Year Term, automatic renewal, providing loan is operating as agreed
- Renewal fee \$300
- Use: No Restrictions
- Loan Position: First or Second secured position
- Repayment Terms: This mortgage is open to payment in full or in part at any time without penalty
- Lending area: Ontario only
- No Minimum Beacon Score
- No Income Required

# The BANKS say NO ask us. This is just a start of what we can do !

## **BORROW FOR ANY REASON**

- Purchase a second Property
- Business Start Up
- Previously Bankrupt
- Revenue Tax Arrears
- Property Tax arrears
- Mortgage Arrears



- Home Improvements
- Vacation
- University Tuition
- Childs Wedding
- Payout Consumer Proposal
- Stop Power of Sale
- Debt Consolidation

# Its Not about the Rate!

**PRIVATE FIRST and SECOND MORTGAGE RATES**  
**NO INCOME VERIFICATION REQUIRED**



➤ **We want YOUR deals and talk to us about how we can make this a win /win !**

# Properties we will consider

- Single Family Residential homes
- Town homes
- Duplex/Triplex/Fourplex
- High and Low rise condos reduced LTV
- Rental properties
- Minimum/maximum mortgage - \$20,000K – ??
- Payment options:
  - Deducting the first year's interest. The mortgage is prepaid for the term of the mortgage
  - Deducting the first six month's interest. The remaining six month's paid over the full term of the mortgage. Reduces payment shock.



# Lending Area

- GTA:
- To the East: Oshawa, Whitby, Bowmanville, Kingston, Ottawa
- To the North: Barrie, Orangeville, Keswick, Innisfil, Bradford, Wasaga Beach, Collingwood, Orillia
- To the West: Guelph, Kitchener-Waterloo, London
- To the south: Burlington, Hamilton, Dundas, Niagara Falls, Niagara on the Lake, GTA proper







# WE MAKE DEALS HAPPEN

**UNLOCK YOUR EQUITY**  
**LTV 75-80 % for 2<sup>nd</sup> mortgage and up to**  
**75% for 1<sup>st</sup> mortgages considered.**



- We deliver solutions, not promises
- Dedicated to results
- Experience has its rewards
- If time is of the essence, call or email.....

**Helen Gadsby**

**[Helen@royalcanadianmortgage.com](mailto:Helen@royalcanadianmortgage.com)**

**Cell 289.264.2473 # 12846**

**Your Private Second Mortgage Partner**  
**Second Mortgages up to 80% LTV**  
**First Mortgages up to 75% LTV.**





**APPROVED APPRIASER LIST**

**Primary Locations**

**Toronto**

Appraisal 2000	416.636.8118
Cross Town Appraisals	416.652.3456
Di Tosto Appraisal Services	416.913.0590
Home Value Inc.	416.871.9224
MetroWide Appraisal	905.479.4400
Ontario Appraisal Corporation	416.674.1041
Rajesky and Associates	905.709.9595

**Brampton**

Appraisal 2000	416.636.8118
Crane Appraisal Services	647.448.7077
Cross-Town Appraisals	416.652.3456
G.W. Martin Appraisal Ltd.	905.846.4419
Home Value Inc.	416.871.9224
Ontario Appraisal Corporation (AACI)	416.674.1041

**Mississauga**

Appraisal 2000	416.636.8118
Crane Appraisal Services	647.448.7077
Cross-Town Appraisals	416.652.3456
G.W. Martin Appraisal Ltd.	905.846.4419
Home Value Inc.	416.871.9224
Ontario Appraisal Corporation (AACI)	416.674.1041
Warnica Appraisals Inc.	705.739.0240

**Oakville**

Appraisal 2000	416.636.8118
Coulson Appraisal Ltd. (AACI)	905.333.3140
Cross-Town Appraisals Ltd.	416.652.3456
Fletcher Professional Realty Appraisals	905.829.4916
Home Value Inc.	416.871.9224
Ontario Appraisal Corporation (AACI)	416.674.1041

**Surrounding Areas****Ajax, Pickering, Oshawa, Whitby**

Everest Appraisal Services	905.686.3172
Home Value Inc.	416.871.9224
MetroWide Appraisal	905.479.4400
Puckrin and Company Inc.	905.985.6291

**Brantford**

Stanshall & Associates	519.750.1761
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**Burlington**

Cross-Town Appraisals Ltd.	416.652.3456
Coulson Appraisal Ltd. (AACI)	905.333.3140
Humphreys Appraisal Services Inc.	905.529.6530
Minnick & Company	905.545.5733

**Cambridge**

Musso Appraisals and Consulting	519.741.8700
Real Estate Appraisers and Consulting	519.725.0244
R.W.Dyer Realty Inc.	519.653.5353

**Collingwood/Wasaga Beach**

Appraisers Canada	800.665.1114
Dennis J. Murphy	705.737.5100
HG Appraisers Inc.	705.445.7414
Hutchesson Appraisals	705.444.3443
Stewart & Milhausen	705.445.2123
Allan Roy, CRA	705-352-3552

**Guelph/Kitchener/Waterloo**

Bellai & Associates Appraisal Services	519.821.7859
City Management and Appraisals	519.578.3300
Musso Appraisals and Consulting	519.741.8700
Real Estate Appraisers and Consulting	519.725.0244
S.W. Irvine & Associates (AACI)	519.763.5956

**Hamilton**

Berk Appraisal Services	905.526.0900
Coulson Appraisal Ltd. (AACI)	905.333.3140
Humphreys Appraisal Services Inc.	905.529.6530
Walker & Walker Appraisal Ltd.	905.639.0235

**Keswick / Alliston / Innisfil /  
Uxbridge**

Hill Appraisal Service	905.775.9320
Warnica Appraisals Inc.	705.739.0240
York Simcoe Appraisal	905.836.1028
Allan Roy, CRA	705-352-3552

**Kingston**

D.A. McGugan & Associate	613.634.2223
J.R. Rogers Appraisals	613.389.1425

**London**

McIver Group Inc.	519.673.0000
Progressive Appraisal Services Inc.	519.461.9468
RJ Lyons Real Estate Appraisal Services Inc.	519.672.0485
Otto & Company	519.964.4663

**Milton**

Coulson Appraisals Ltd. (AACI)	905.333.3140
Crane Appraisal Services	647.448.7077
Cross-Town Appraisals	416.652.3456
Fletcher Professional Realty Appraisals	905.829.4916
Home Value Inc.	416.871.9224
Ontario Appraisal Corporation (AACI)	416.674.1041

**Barrie**

Dennis J. Murphy	705.737.5100
Warnica Appraisals Inc	705.739.0240
York Simcoe Appraisal Corp.	905.836.1028
Hill Appraisal Service	905.775.9320
Allan Roy, CRA	705-352-3552

**Newmarket**

Appraisal 2000	416.636.8118
Cross-Town Appraisals	416.652.3456
Hill Appraisal Service	905.775.9320
Home Value Inc.	416.871.9224
Warnica Appraisals Inc.	705.739.0240
York Simcoe Appraisal Corp.	905.836.1028

**Niagara Region**

Appraisals Niagara Real Estate Appraisers Inc.	905.357.7187
Benvenuti & Associates	905.262.6370
McCurrie Appraisal Services	905.682.3430

**Orangeville**

Blake, Matlock and Marshall	519.940.0900
Crane Appraisal Services	647.448.7077
Cross-Town Appraisals	416.652.3456
Warnica Appraisals Inc.	705.739.0240

**Orillia**

Dennis J. Murphy	705.737.5100
Warnica Appraisals Inc	705.739.0240

**Peterborough**

Baayen & Associates (AACI)

705.745.7777

W. J. Deitrich Ltd.

705.743.4554