

# It's Time To Experience Vault

Find out why you need Vault in your toolkit.

## Let's Talk Service

Always Fair and with Integrity where our first approach is:

[How can we help?](#)

## Flexible Lending at it's Finest

We offer tailored solutions customized to your clients needs.

## Our Broker First Approach

We understand the way we treat the borrower ultimately reflects on *you*, the Broker

## > The Vault Experience

- Quick access to larger amounts of capital with little hassle
- Specialize in short term customized solutions
- Stop gap solution for individuals that do not declare income
- Common sense lending with no hidden fees

	1 <sup>st</sup> Mortgage	2 <sup>nd</sup> Mortgage
LTV	Up to 80%	Up to 70%
Loan Purpose	Purchase, Refinance, Equity Take Out	Refinance, Equity Take Out
Loan Amount	\$100,000 to \$2,000,000	
Mortgage Options	<ul style="list-style-type: none"> <li>• Interest only payments</li> <li>• Bridge and Blanket Financing</li> </ul>	<ul style="list-style-type: none"> <li>• Renewal Options</li> <li>• Open Terms</li> </ul>
Term	1 month up to 1 year	
Property	<ul style="list-style-type: none"> <li>• Owner occupied and investment properties on municipal service</li> <li>• High rise condominiums considered on a case by case basis</li> </ul>	
Credit Score	Minimum 600 (below 600 on exception with higher equity position)	
Debt Service	Not applicable	

## Why do you need Vault?

- Speak directly with the decision makers
- Dedicated underwriting support
- 24 hour turn around time
- Same day responses
- Competitive rates and flexible terms
- Available for you whenever a deal is live

## Partner with Vault Today

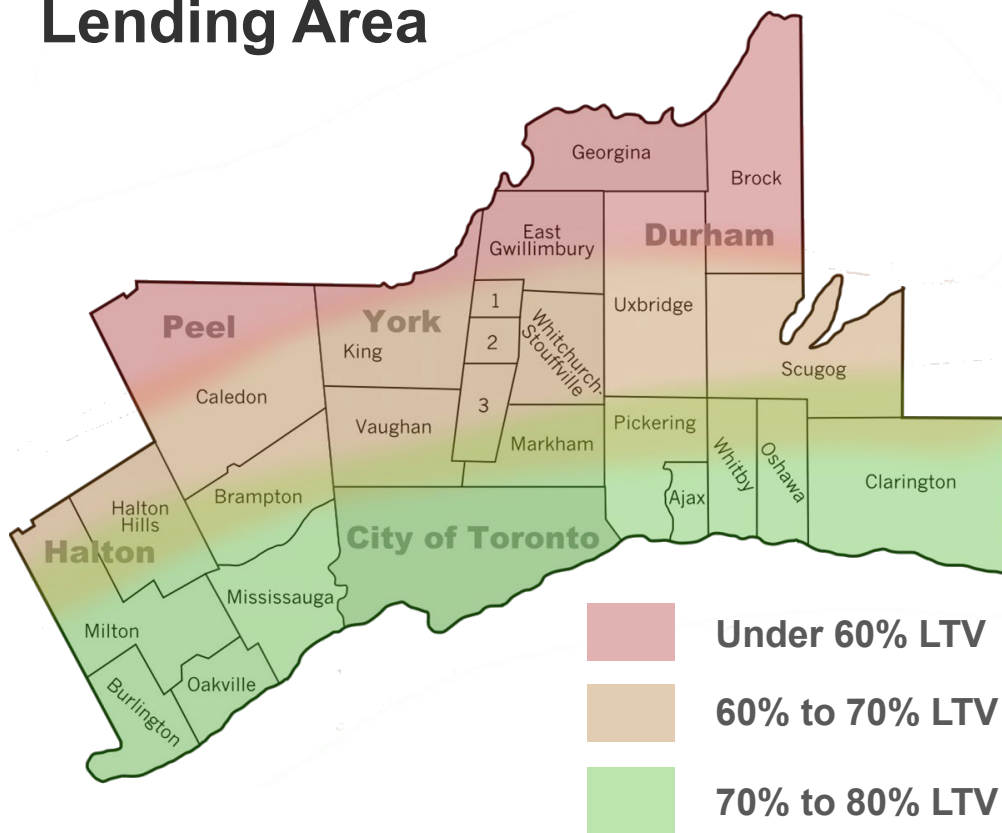
### Option 1

Call us directly to pre-screen your application

### Option 2

Apply on Filogix by choosing 'Vault' from the drop-down list of private lenders

## Lending Area



Vault is pleased to serve Southern Ontario

## ➤ Approved Appraisers

### Cross-town Appraisal Ltd.

P: (416) 652-3456

### Home Value Inc.

P: (416) 871-9224

### House Inc. Appraisal

P: (416) 499-2781

### Metrowide Appraisal Services

P: (416) 479-4400

### Ontario Appraisal Corporation

P: (416) 674-1041

### 24 Appraisal

P: (800) 275-6590

*For a full list of appraisers outside the GTA please contact us.*

## ➤ Our Team Is Here To Help

### Emerson Dias

Senior VP, Sales

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Agent# M18002012

### Naresh Thakkar

Regional VP, Sales

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### Paul Calderaro

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### Michael Cambareri

Credit Manager

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Agent# M16000596

NEW AT VAULT:

# 85% LTV Loans\*

\* Limited Time Offer.

## Let's Talk Service

Integrity with no hidden fees and we seriously want to know:

[How can we help?](#)

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➤ Our new 85% LTV option is a winning solution for a variety of client profiles like investors or new homeowners who wish to keep downpayments low and flexibility high.

RATE	Starting from 7.99% (P + 5.54%)
FEES	2.50%
TERM	3 / 6 / 9 / 12 months
AMORTIZATION	Nil - Interest Only Loans
REPAYMENT	Flexible, 2 Month Interest Penalty
LTV PURCHASES	up to 85% LTV (Loans up to \$1.2 Million)
LENDING AREA	GTA Only
ASSETS TYPES	SFD/Townhouse/Semi (Highrise condos, well and septic properties excluded)

# Experience Vault's Construction Lending Program

## Let's Talk Service

Always Fair and with Integrity where our first approach is:

[How can we help?](#)

## Flexible Lending at it's Finest

We offer tailored solutions customized to your clients needs.

## We Understand No Two Deals Are The Same

No matter what your client's needs are, we will build a custom solution.

## ➤ The Vault Experience

- Quick access to capital with little hassle
- Stop gap solution for individuals that do not declare income or are from overseas
- Provides time to organize financial and income documents
- Specialized in customized solution
- Short term lending options

	Construction 1 <sup>st</sup> Mortgage	Construction 2 <sup>nd</sup> Mortgage
Loan Purpose	Purchase, Refinance	Refinance
Rate	Starting from 8.50%	Starting from 9.75%
Lender Fee	Starting from 1.49%	1.99%
LTV	Up to 65% of completed value	
Beacon Score	Minimum 650	
Loan Amount	\$100,000.00 to \$2,000,000.00	
Mortgage Options	<ul style="list-style-type: none"> <li>• Custom home construction</li> <li>• Infill projects</li> <li>• Land financing (up to 50% LTV)</li> </ul>	<ul style="list-style-type: none"> <li>• Tranche Financing</li> <li>• Renovation and flips</li> </ul>
Term	1 month up to 1 year	
Lending Area	Greater Toronto Area	
Property Value	Maximum \$4,000,000.00	
Debt Service	Not applicable	

# Vault Construction Financing Process

- Vault refunds 100% of the borrowers invested working capital
- Number of draws are decided at the onset of the project
- Draws are released on a cost to complete basis
- 10% holdback on each draw
- No Tarion warranty required

## Our Program

- Borrowers invest their share of the equity in a project prior to Vault funding the 1<sup>st</sup> draw.
- Vault will reimburse once the product is on site or the service is delivered as verified by our construction consultant.
- Draws are processed through Vaults' lawyers account to complete liens searches etc.
- The Borrower only pays interest on the amount drawn on the Loan.
- Borrower will have to have sufficient working capital availability to pay for deposits and keep the project moving ahead.

### Construction Lending Example

End Value	\$2,000,000.00
Total debt (Bank +Vault) (65% LTV)	\$1,200,000.00
Less existing 1 <sup>st</sup> mortgage	\$(550,000.00)
Proposed construction loan	\$650,000.00
Less transaction cost	\$(26,000.00)
Funds available for construction	\$624,000.00
Adjusted budget (including tax)	\$700,000.00
Work completed to date	\$225,000.00
Construction (shortfall)/surplus	\$149,000.00
Less holdbacks	\$(14,900.00)
Available 1 <sup>st</sup> draw	\$134,100.00



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