

AAREA provides fast, easy, and creative mortgage lending solutions on residential and commercial properties in urban British Columbia and Ontario. We are one of the most flexible lenders in the marketplace, as we are able to customize all metrics and terms of a loan instead of having fixed products and requirements. This includes partially or fully prepaid loans, shifting between rate and fee to attain target payments, custom terms up to 24 months, inter alia or blanket mortgages, loan modifications for existing loans, and more. We are equity lenders focused on exit strategy. We help brokers create solutions for their clients.

If you have an unconventional file, we can help craft an unconventional solution.

## Loan Sizes up to \$1,000,000

<b>First Mortgage Program</b>	Up to 50% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
Pricing Starting at	6.99	7.99	8.49	Deal Specific Pricing
Lender's Starting at	1.5	1.5	1.5	1.5

<b>Second Mortgage Program</b>	Up to 50% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV	Above 75% LTV
Pricing Starting at	8.99	9.99	10.99	11.99	Deal Specific Pricing
Lender's Fee Starting at	2	2	2	2	2

## Premium Mortgages - Loan Sizes from \$1,000,000 - \$10,000,000

<b>First Mortgage Program</b>	Up to 50% LTV	Up to 60% LTV	Up to 65% LTV
Pricing Starting at	7.99	8.99	8.99
Lender's Fee Starting at	1.0	1.0	1.0

## Features

Brokers set their own fees. No mandatory fee splits

No Minimum Beacon

Purchase Financing for Non Residents

Custom Terms up to 24 months

No TDS/GDS

Partial or Full Prepayment Available

Inter alia or Blanket Mortgages

Rental or Owner Occupied

Bridge Financing

Purchase, Refinance, or Equity Take Out

Will place a 2nd behind another private 1st mortgage

### Rush Purchase Closing Toronto Condo

Not irregularly do we receive urgent funding requests for purchases that must close with a matter of days. Developers can be particularly urgent, especially in rising markets. We are pleased to have reliable legal partnerships that can effect rush closings within a matter of days. We also lend based on current market value, not the pre sale purchase price, meaning the borrower can potentially close with cash back on a presale that has increased in value.

### Spousal Buy Out for Divorce

Knowing that divorce can be one of the most stressful life events a person can go through, we are particularly sensitive to your client's needs and motivations. Once a separation agreement is signed, one party often needs to refinance a property to buy out a former spouse. It can be difficult to conventionally qualify during this time, particularly if one spouse is not earning and does not income qualify. We are pleased to provide equity take out loans that can be partially or fully prepaid for the client during their period of transition.

### ETO for a Mortgage Broker

Mortgage Brokers play a vital role in our economy and society. We have had the pleasure of providing mortgages to many mortgage brokers who have entrusted us with their financing needs outside of what they could currently conventionally qualify for. We place great value on long term, uncomplicated relationships and partnerships that are characterized by respect, trust and reliability. We help brokers grow their business and grow as professionals.

### Inventory Loan for a Condo Developer

An infill developer had a completed 10 unit development with 5 units sold, and 5 waiting to be sold. They had paid off their construction loan and were looking for new 1st mortgage financing against the remaining units until they were sold. We provided a package of individually registered fully prepaid first mortgages against the remaining units which were open after 3 months. This allowed the developer to access immediate liquidity to commence their next project without penalty for selling the remaining units. All units were sold within 6 months for a successful exit.

### Foreclosure Rescue

A primary applicant's elderly mother owned a property in Vancouver that was in foreclosure and about to go to court to approve a sale \$1,700,000 which would have provided no residual to the homeowner after mortgages and costs were paid. We were able to provide a last minute foreclosure rescue mortgage package with the primary applicant as a guarantor. The property had been rezoned for town home development and was a corner lot. Shortly after the financing was in place, they were able to sell the property for over \$2,200,000 resulting in a gain of over \$500,000. The borrowers were thrilled with the result.

### Non Resident Purchase

A foreign buyer had to complete a purchase of a presale but was outside of Canada at the time of closing. We were able to offer a purchase financing solution, which they signed for with a BC based lawyer and a lawyer in their destination country allowing them to close without being in Canada.

### Bulk Purchase of Units

An investor who had negotiated a presale contract on a parcel of condo units, was expecting conventional financing to close the package of condo units. The client was surprised when the financing fell through and needed an urgent solution to replace the funding to close. With a substantial deposit at stake and a valuations that had risen meaningfully since the pre sale agreements were signed, the client wasn't going to lose the value that had been created. We offered a package across the units with built in flexibility to pay out all or part of the loans after closing when conventional financing could be secured.

Whether you want to optimize your clients' cash flow or improve their investment returns – AAREA offers a wide range of customized lending solutions to meet your clients' individual financing requirements.

Our typical borrowers include companies, entrepreneurs or individuals who may:

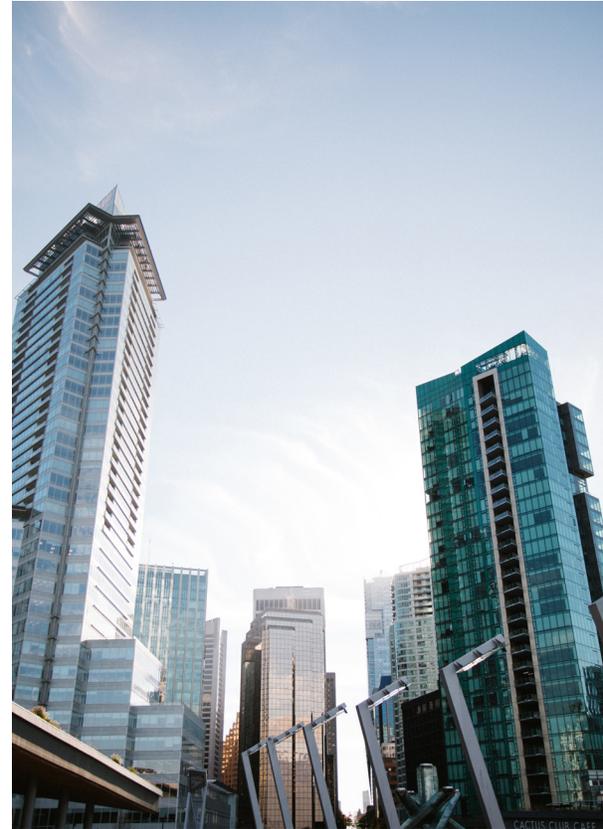
Have High Assets/Low Income.

Work on transactions involving unique or esoteric collateral that traditional lenders do not understand.

Have suffered a negative credit event that rendered them un-bankable.

Have a transaction timeline that requires funding sooner than what their institution can commit to.

No matter the specific reason, AAREA will venture to customize a creative solution designed to meet your case-specific needs under a variety of lending, or joint venture arrangements.



## Loan Types

### Private Residential & Commercial Mortgages

First Mortgage

Second Mortgage

Home Equity Loans

Blanket, Collateral or Inter Alia Mortgages

The AAREA No Payment Mortgage

Spousal Buyouts

Refinancing

Debt Consolidation

Non Resident Purchase Financing

Bridge Loans

Partial Interest Mortgages (BC and Ontario)

Second Mortgages Behind CHIP Mortgages

Fix and Flip Mortgages

Foreclosure Avoidance Mortgages

### Asset Backed Lending

Asset-based lending, also known as asset backed finance, ABL lending or an asset-based loan, provides your small or medium-sized business with fast, flexible financing to optimize cash flow and effectively manage critical transitions.

Whether your business is looking to maximize growth opportunities or manage a successful turnaround, asset-backed financing provides maximum flexibility, especially in the following circumstances:

- Refinancing
- Rapid growth
- Restructuring or turnaround
- Acquisition, merger or buyout

### Luxury Home Private Residential Mortgages

Mortgages on luxury residential properties up to \$10 Million.

### Developer Inventory Loans

Mortgages on built residential inventory that has occupancy permits and is being marketed for sale.

### Factoring – Receivables Financing

Instead of waiting 30-90 days for customers to pay their invoices, we can advance up to 90% of the face value of your outstanding invoices. This frees up cash for everyday operating expenses and expansion.

### Bridge Loans

We provide bridge loans in situations where traditional financing sources can't or won't. AAREA can act quickly to provide the capital necessary to make your deal a reality.

### Special Situation Loans

AAREA buys non performing mortgages in the Greater Toronto Area on residential properties up to 65% LTV.

We also provide emergency mortgage financing that can close within 48 hours in BC and Ontario.



Our firm has worked with AAREA for over 5 years, helping place a variety of private first and second mortgage files. Their experience and responsiveness combined with their personal approach with each file is the reason they are our go-to national private lender of choice. They understand that each file is unique. AAREA can not only place our standard private lending files, but are well versed in placing complicated files such as development and construction and go to great lengths to ensure all lending avenues have been approached.

**Chris Cornborough**

4Front Mortgages



I wanted to take a moment to say “thank you” for all your support on my file. This was by far one of the toughest, most convoluted files that I have worked on in the past few years. I wanted to thank you for working with us through this file and your tenacity and poise... many others would have given up! I truly enjoy working with AAREA to find alternative financing solutions for my clients. AAREA is a true partner and makes themselves available to talk through client situations and quickly determine how they would be able to assist. I would not hesitate in recommending AAREA as a go-to private mortgage option for brokers.

**Sachin Varma**

Highpoint Capital



## Mortgage Administration for Private Lenders, Syndicators and MICs

### Our Servicing Platform

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.

### Benefits

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

### Efficiency & Effectiveness

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

### Passive Revenue Stream

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.

### Our Services

- ✓ 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, a secondary market for private lenders

### Testimonial

I love the mortgage administration at AAREA, it makes a private mortgage become institutional. Clients get statements, support and the confidence that their payments & record keeping are done professionally. Administering a mortgage must be done the right way, making sure laws are followed, insurances are kept in place and the peace of mind that if a payment is bounced you have someone looking after your assets.

**Camilo Rodriguez**

CEO, Mortgages Lab

**mortgages lab**