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PRIVATE LENDING

Broker Lending Guide & Rate Sheet

Direct private lending in British Columbia and Ontario.
Common-sense private lending, direct to the decision-makers.
Broker fees always protected.

BC & Ontario	1st & 2nd	mail@aarea.ca	1-855-830-7452
LENDING AREAS	MORTGAGE POSITIONS	SUBMISSIONS	TELEPHONE

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RATES EFFECTIVE JULY 2026

RATE SHEET

Pricing, **published.**

Rates are “from,” priced to the file — location, property, credit, and exit strategy. Every quoted rate is confirmed in writing before commitment.

First Mortgages

LOAN-TO-VALUE	RATE
Up to 50%	**from 6.49%**
Up to 65%	**from 6.99%**
Up to 70%	**from 6.99%**
Up to 75%	**from 7.99%**

Second Mortgages

LOAN-TO-VALUE	RATE
Up to 50%	**from 7.99%**
Up to 65%	**from 8.50%**
Up to 70%	**from 9.50%**
Up to 75%	**from 11.99%**
Above 75%	**BC only — pricing on request**

NOTES

1. All rates are indicative floors; final pricing reflects the complete file and is confirmed in the written commitment.
2. Lender and brokerage fees are disclosed in the commitment. Broker compensation is written into every deal.
3. Terms of 6–24 months available; open and custom structures on request.
4. Rates subject to change without notice. E.&O.E. All loans subject to underwriting approval.

LENDING PROGRAMS

British **Columbia**

01

Luxury Residential Homes

High-value single-family properties where conventional private appetite runs out. Considered pricing on large balances, urban and recreational-prestige markets alike.

02

Seconds Behind CHIP

Second mortgages registered behind a CHIP reverse mortgage — up to 65% combined loan-to-value measured at the end of the term. Equity access for retired clients most lenders turn away.

03

Commercial Mortgages

Owner-occupied and investment commercial property, including mixed use. Story lending on real security, underwritten with common sense.

04

Developer Inventory Loans

Up to 65% on completed, unsold inventory. Retire maturing construction debt and let your builder client sell at market — not at a discount.

05

HELOC — First or Second Position

Revolving equity lines for private mortgage clients. Interest accrues only on drawn funds; twelve-month term with extension available.

06

No Payment Mortgage

Interest prepaid or accrued — no monthly payments during the term. Purpose-built for clients whose equity is strong and whose cash flow, for the moment, is not.

LENDING PROGRAMS

Ontario

01

Residential Mortgages

First and second mortgages on residential property across Ontario's urban and suburban markets. Bridge financing, debt consolidation, purchases the banks declined at the eleventh hour.

02

No Payment Mortgages

Interest prepaid or accrued — no monthly payments during the term. The instrument of choice for equity-rich, income-light files: professionals between contracts, estates in transition, renovations underway.

03

Commercial Mortgages

Owner-occupied and investment commercial property. Direct conversations with the underwriter, from first look to funding.

Working a file that doesn't quite fit the page? Call before you pass on it — custom structures are rather the point of private lending. **mail@aarea.ca**

SUBMISSIONS

Send the file once.
We’ll take it from there.

SUBMISSIONS

Submit through Filogix or Velocity, or email a one-page summary: address, amounts, position, the story, the exit.

mail@aarea.ca

ONLINE

Lending criteria, guides, and current programs for brokers and their clients.

aarea.ca

DIRECT ACCESS

Deal directly with the people underwriting the file. Your client remains yours, and your fee is written into the commitment.

1-855-830-7452

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