

Mortgage FACTS:

Mortgages are NOT subject to an individual's status.

We do NOT operate a 'purchase first and then apply' strategy. Your mortgage will be GUARANTEED before you invest any money.

ALL our mortgages are capital & interest repayment. You will pay off the loan, and at the end you will own outright your investment property.

We only finance properties where the monthly cash flow covers ALL your expenses, including mortgage repayments, taxes, and all property related costs.

Mortgages are between 10 – 15 years in length. Amortized mortgages available on most deals.

Interest rates range between 3.95% - 10%

Loan to Value (LTV) range from 50% - 80%

There are no charges for overpaying or repaying your mortgage early.

There are no setup or admin fees.

We do not use traditional lenders for mortgages. We use 'seller' or 'owner' financing and negotiate on every deal individually before presenting to our clients.

You will be asked to complete a mortgage contract to same way you would with a high street lender. This will be filed in the attorneys' office and registered at the local office where the property resides.

Single family dwellings preferred, others on a case by case basis.

## Mortgage examples

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**50% LTV**  
**3.95% interest - fixed**  
**Capital & Interest repayment mortgage**  
**10 years (120 months)**

Square Footage: 1,020

Amenities: 4 bedrooms, 2 baths

Market Value: \$65,000 (August 08)

**UPI's resale price: \$40,000**

Deposit @ 50%: \$20,000

Mortgage repayments: \$202.02

Annual property tax: \$4,026

Monthly rent: \$1,000

Utilities: tenant pays electric, gas & water

**Net Annual return: \$3,549.76**

**Annual ROCE: 17.7%**



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**80% LTV**  
**6% interest - fixed**  
**Capital & Interest repayment mortgage**  
**10 years (120 months)**

Square Footage: 1,200

Amenities: 3 bedrooms, 3 baths

Market Value: \$65,000

**UPI's resale price: \$44,900**

Deposit @ 20% \$8,980

Mortgage repayments: \$386

Annual property tax: \$1,100

Monthly rent: \$750

Utilities: tenant pays electric,  
gas, water

**Net Annual return: \$1,857**

**Annual ROCE: 19%**



## Frequently asked Questions

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May 22, 2009

How do I make payments?

Direct debits or standing orders can be setup from your US bank account. Wire transfers can also be made each month – be aware wire transfers are a manual payment method. Payments are expected on the due date each month regardless of payment method.

What happens if I do not make my payments on time?

It is strongly recommended that you make your payments before they are due to ensure they get there on time. Late payment penalties may apply.

Late payment fees are as follows:

Payments received on day 11 through day 19 - a 5% late fee is due in addition to your regular monthly payment.

Payments received on day 20 through the last day of that month – a 10% late fee is due in addition to your regular monthly payment.

If no payment is received through by last day of the month a notice of default will be issued.

How can I use these payments to improve my credit?

A good way to show a future lender that you are reliable regarding your housing payment is:

\*Always pay on or before the due date.

\*Keep good proof of payment records so they may be submitted to future lenders.

\*List the month, the payment and the property address in the memo line. For example; if you were making January's mortgage payment, you would write January mortgage payment, 123 Main St. on the direct debit or standing order.

## Information Sheet for Borrower

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Email address: \_\_\_\_\_

Phone: Home/ \_\_\_\_\_

Mobile/ \_\_\_\_\_

Work/ \_\_\_\_\_

### Bank Account Information (US account info):

Account name \_\_\_\_\_

Branch Address \_\_\_\_\_

Account # \_\_\_\_\_