

If you own a home, we can lend you money. Simple.

Don't overlook the value of your home.



You have the money you need right under your nose - if you own your home, you have capital.

You can use it to consolidate your debts, do renos, go on vacation, or anything else you want.
It's your house. It's your money.

At Alpine Credits, we base our lending decisions primarily on the equity in your home so you can get a loan, regardless of your credit.

Unlike the banks, we're committed to trying to get your loan approved within a day. You read it right - the very same day.

We can approve your loan within 24 hours.

It's your money. Do anything you want with it.

- ✓ Enhance the value of your home with renovations
- ✓ Consolidate your debts into one low monthly payment

- ✓ Start your own business
- ✓ Get a new vehicle
- ✓ Pay for your child's tuition
- ✓ Take a family vacation
- ✓ Anything you want



Getting your money couldn't be easier.

If you're self-employed, retired or are concerned about your credit history, chances are you can still get that loan. And all it takes is one quick call to find out.

1-800-NEWLOAN

Or apply online at **alpinecredits.ca**



Alpine Credits

Where homeowners go to borrow money

If you own a home,
we can lend you money.

And your loan is usually
approved within 24 hours.

Loan Examples

First Mortgage

Cash Advance	Monthly Payments
\$ 100,000 eg.1	\$ 553.00
\$ 250,000 eg.2	\$ 1,369.00

Based on first mortgage rate of 5.75%

Second Mortgage

Cash Advance	Monthly Payments
\$ 10,000 eg.3	\$ 100.00
\$ 50,000 eg.4	\$ 424.00

Based on second mortgage rate of 8.75%

See back for full disclosure of loan examples



Alpine Credits

Where homeowners go to borrow money

1-800-NEWLOAN

Or apply online at
alpinecredits.ca

Vancouver/Fraser Valley
604-581-2161

Kelowna
250-763-2163

Victoria
250-383-2193

Courtney/Nanaimo
250-338-4101

Calgary
403-248-2161

Edmonton
780-486-2161

Important disclosure of loan examples shown.

The examples on the page to the left are for discussion purposes only. Rates on our loans are subject to change and may vary up or down based on the equity you have in real estate, the state/condition/location of the real estate, your personal financial situation & changes in the Canadian mortgage market. The examples are based on monthly payments which are interest only, interest rates compounded monthly & loans with 2 year terms. The monthly payment & the interest rate in the second year is based on the Bank of Canada prime business rate (3.00% as of June, 2011) on the first day of the second year plus 3.75% & 5.75% for first mortgages & second mortgages respectively. "Cash Advance" represents the net amount received by the borrower. The gross mortgage amount / annual percentage rate (APR) / second year payment for the examples are \$114,640 / 12.44% / \$647 for e.g. 1, \$284,140 / 12.05% / \$1,602 for e.g. 2, \$13,710 / 22.78% / \$112 for e.g. 3 & \$58,140 / 15.97% / \$473 for e.g. 4. The variance between the gross mortgage amount & the Cash Advance represents 3rd party costs & fees charged by the lender for processing & arranging the loan. Additional/lesser fees may apply which would increase/decrease the gross mortgage amount & the APR.

Don't overlook the
value in your home.



Alpine Credits
Where homeowners go to borrow money



Get **\$10,000**
for as little as
\$107 per
month*
APR 24.51



**If you own
property,
CAPITAL DIRECT
can help.**

Capital Direct wants you to discover the value of your home and property. We'll do our best to approve you on the phone. You can even apply online.

*Vacation... Car...
Small business...
Credit cards.*

We can help.

Call **Direct** to **Capital Direct**.
Come discover the true value
of your home!

**Lower Mainland
604-430-1498
Other Areas
1-800-625-7747**

Buying a home or renewing
your mortgage... Let us help you
find the best rate.

www.capitaldirect.ca

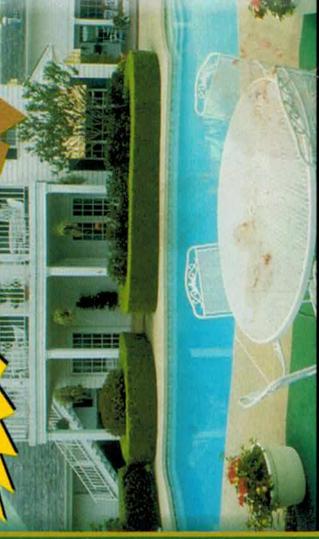


B.C.'S LENDING SOLUTION

**Discover
the
Equity Value
of Your
Home!**



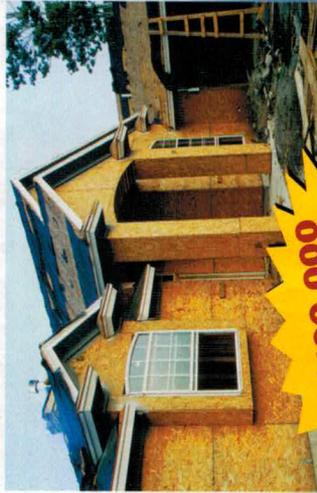
**GET IMMEDIATE
ACCESS TO YOUR
CREDIT BUREAU
ONLINE!**



B.C.'S LENDING SOLUTION

EQUITY COUNTS!

Your home is not just a place for you and your family to live, it's valuable property. Property that can be used to start a small business, fulfill dreams of travel, manage renovations, buy a car or even consolidate debt.



Get **\$100,000**
starting as low as
\$562 per month**
APR 11.23



Get **\$10,000**
for as little as
\$107 per month**
APR 24.51



If you own property, CAPITAL DIRECT can help.

Capital Direct wants you to discover the value of your home and property. We'll do our best to approve you on the phone. You can even apply online.

*Vacation... Car...
Small business...
Credit cards.*

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of your home!

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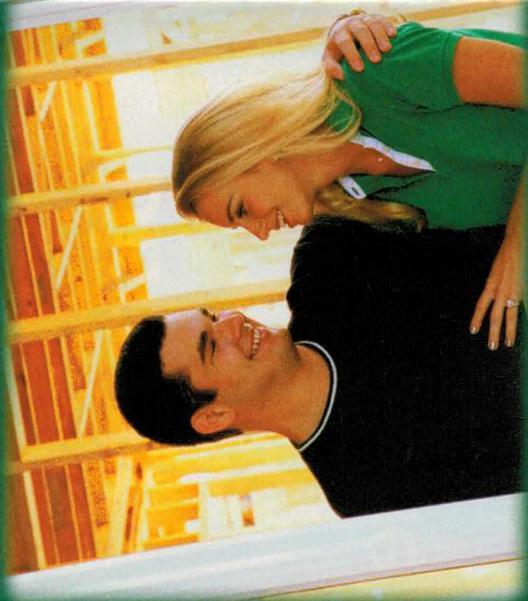
Buying a home or renewing
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www.capitaldirect.ca

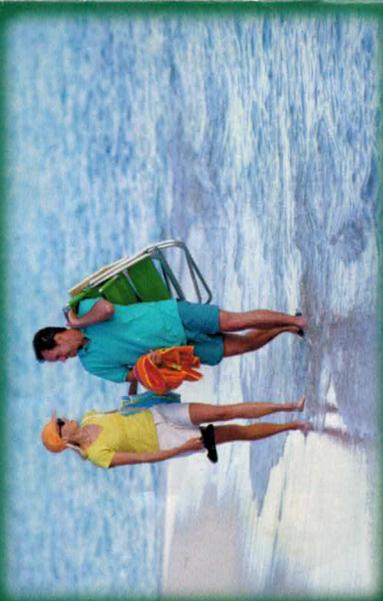


Lending Corp.

B.C.'S LENDING SOLUTION



If you're a homeowner, **Capital Direct**, Western Canada's Lending Solution, offers you the chance to realize your plans and dreams. Regular banks and lenders can be difficult when it comes to loaning money. At Capital Direct we will do our best to approve your credit by phone... even on-line. We don't rely exclusively on credit history or income. Ultimately, your home equity is your key to your approval. Come discover the true value of your home with **Capital Direct**.



100% Finance Available OAC*

Call Direct to **Capital Direct!**
WESTERN CANADA'S LENDING SOLUTION

**Lower Mainland
604-430-1498
Other Areas
1-800-625-7747**

www.capitaldirect.ca

MONEY IS AVAILABLE!

At **Capital Direct**, our rates start at prime. With one phone call, we can conditionally approve a net first mortgage of **\$100,000** with a monthly payment as low as **\$562** based on **3.75** percent.* We can clean up your debts or help you make future plans and fulfill your dreams with a second mortgage. You could get a net second mortgage of **\$10,000** for as little as **\$107** per month at only **7.9** percent.*

If you own a home, chances are you qualify. For a free consultation, call **Capital Direct** and ask how we can help.

EXAMPLES OF RATES AND PAYMENTS* SECOND MORTGAGE

Amortization - 20 years/Annual rate 7.90%†

	LOAN TOTAL	NET LOAN†	APR	MONTHLY PAYMENT
1.	\$ 12,900.00	\$ 10,000.00	24.51	\$ 107.00
2.	18,700.00	15,000.00	21.96	155.00
3.	24,100.00	20,000.00	19.65	200.00
4.	35,900.00	30,000.00	19.03	296.00
5.	58,700.00	50,000.00	17.70	487.00

FIRST MORTGAGE

Amortization - 25 years/Annual rate 3.75%†

	LOAN TOTAL	NET LOAN†	APR	MONTHLY PAYMENT
6.	\$ 109,300.00	\$ 100,000.00	11.23	\$ 562.00
7.	136,000.00	125,000.00	10.96	699.00
8.	162,700.00	150,000.00	10.78	836.00
9.	216,400.00	200,000.00	10.63	1,113.00
10.	323,600.00	300,000.00	10.45	1,664.00

DEVELOPERS MORTGAGE

Amortization - 20 years/Annual rate 9.00%†

	LOAN TOTAL	NET LOAN†	APR	MONTHLY PAYMENT
11.	\$ 1,120,000.00	\$ 1,000,000.00	16.40	\$10,077.00

Total cost of credit: Example 1 - \$4,896.08; Example 2 - \$6,593.76; Example 3 - \$7,828.93; Example 4 - \$11,458.38; Example 5 - \$17,782.75; Example 6 - \$22,148.10; Example 7 - \$26,986.66; Example 8 - \$31,825.22; Example 9 - \$41,837.60; Example 10 - \$61,638.84; Example 11 - \$219,948.78

* Mortgage rates and monthly payments indicated are for example purposes only and are subject to change.
† Annual mortgage interest rate is calculated monthly not in advance.
‡ After deduction of fees
§ APR = effective equivalent annual percentage rate
¶ OAC = on approved credit, subject to area and certain other limiting conditions.
© Online Credit Bureau access provided independently and securely by Equifax Consumer Services Canada for a fee determined by Equifax.

Solution for Money Problems

Nationwide Mortgage Corp. is an equity lending institution providing loans from **\$10,000 - \$1,000,000** or more to real estate property owners.

Mortgage terms and interest rates provided by Nationwide Mortgage Corp. are competitive in the mortgage industry. Rates for 1st mortgages start at prime, 2nd and 3rd mortgages are also available.

Nationwide Mortgage Corp. provides fast, confidential and efficient service.

We specialize in property mortgages in the lower mainland and throughout British Columbia. If you need a mortgage, please call for a quote. You'll be glad you did!

Call us before you sign another company's mortgage document or renewal. There is no cost to apply, we'll offer you a free market evaluation of your property just for applying.

Make the call today to Nationwide Mortgage Corp. for a confidential consultation.

"I thought I would never be able to send my son to college — now he's graduating from medical school!"

— George G., Vancouver

Cash for...

- ...dream vacations
- ...home renovations
- ...cars
- ...boats
- ...consolidating debt
- ...college tuition
- ...weddings
- ...businesses
- ...refinancing
- ...land development
- ...emergencies
- ...any other needs

"Nationwide really came through for us"

— Alice M,
Burnaby



How to apply?

STEP 1:

Call Nationwide Mortgage Corp. today!



STEP 2:

With the assistance of a mortgage loan officer, complete an application form.



STEP 3:

Enjoy your money today



Custom features

Nationwide Mortgage Corp. can customize your equity loan with the following features:

- variable payment plans
- double up payment options
- skip a payment option
- portability
- prepayment privileges
- accelerated pay down plan



Do you qualify?

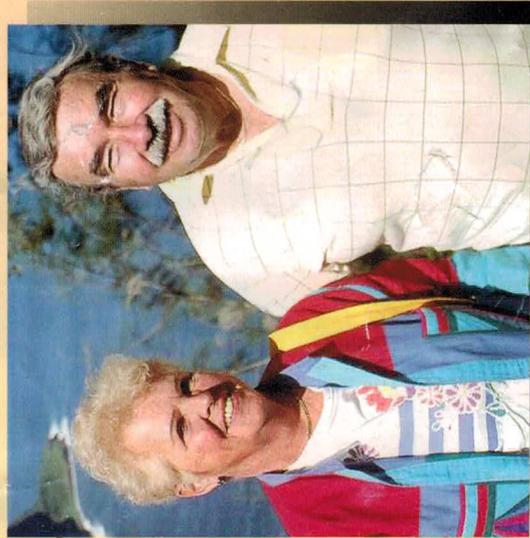
If you own real estate, you may qualify at Nationwide Mortgage Corp. Put your equity to work today.

We cater to a variety of people, including:

- self employed
- divorced, separated or widowed
- previously ill or injured
- credit flawed
- inconsistent income
- retired
- half-interest ownership

"The best thing I ever did!"

— Kevin B., Surrey



How to reach us

Nationwide Mortgage Corp.
1830 West 5th Avenue
Vancouver, BC V6J 1P5
Toll-free: 1-877-742-9992
Telephone: 604-742-9992
Fax: 604-742-9993

Learn more about Nationwide online without obligation by visiting us at www.nationwidemc.ca

**Arms Length Mortgages
In Your Self Directed
RSP/RIF:**

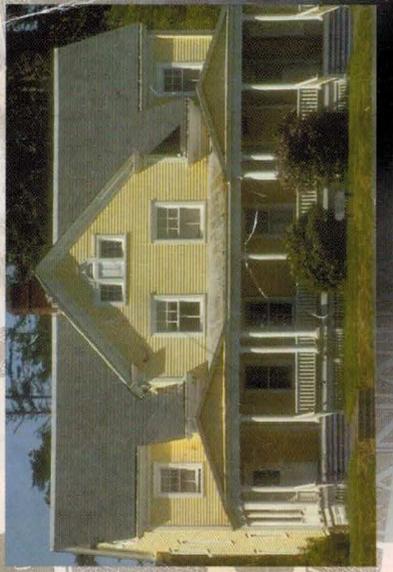
An investment of this nature may provide a higher yield to RSP/RIF than Bonds and GIC's or Mutual Funds.

For more information, please call Nationwide Mortgage Corp.



Member, Mortgage Brokers Association of British Columbia
Member, Real Estate Institution of British Columbia
Member, Better Business Bureau of British Columbia

*A portion of all profits will be donated to
Canadian Cancer Society.*



**Put your equity to
work today....**

