

Your Partner - For Mortgage Solutions



IQINVEST
MORTGAGE INVESTMENT CORP.








IQInvest

Mortgage Investment Corporation

716 Gordon Baker Road, Suite 206 North York, Ontario M2H 3B4

IQInvest Product Overview (interest only payments)

	LTV (up to)	Rate (starting from)	Term (1 – 12 months)	Fees (starting from)
1ST MORTGAGE 	80% (Urban & Rural)	6.99% - 9.99%	Can be Open/Closed	1%
2ND MORTGAGE* 	80% (Urban & Rural)	9.99% - 13.99%	Can be Open/Closed	2%
BRIDGE (can blanket) 	80% (Urban & Rural)	10.99% - 12.99%	Can be Open/Closed	\$2,500 or 1%
NON RESIDENT 	80% (Urban & Rural)	8.99% - 11.99%	Can be Open/Closed	1.5%
CONDO 	80% (Urban & Rural)	From 8.25%	Can be Open/Closed	1%

- ▶ Common sense equity lenders
- ▶ Prepaid interest available
- ▶ Broker Sets their Fee, collected by IQInvest and paid to the broker upon funding

- ▶ *2nd Mortgage can be behind institutional, other MIC's, and private 1st mortgages using outstanding balance of current 1st Mortgage instead of the fully registered (collateral charge) amount.



Additional Details

LOAN

- ▶ No Min. Property Value
- ▶ \$25K+ Loan Size
- ▶ No Max. Loan Amount
- ▶ Can be Non-Resident / Self Employed / Business for Self



LENDING

- ▶ Owner Occupied
- ▶ Rentals
- ▶ Residential
- ▶ Commercial
- ▶ Construction
- ▶ Vacant Land



BORROWER

- ▶ No GDS / No TDS Requirements
- ▶ No Min. Beacon Score
- ▶ R9's, Collections, Judgements, Previous Bankrupt, Consumer Proposals - OK



IQInvest funds in ALL of Ontario (Specializing in RURAL AREAS).

Besides GTA below are some of the other locations where we have funded:

- ▶ Barrie
- ▶ Barry's Bay
- ▶ Baysville
- ▶ Brantford
- ▶ Bridgenorth
- ▶ Clarington
- ▶ Georgina
- ▶ Gravenhurst
- ▶ Grey Highlands
- ▶ Hillsdale
- ▶ Innisfil
- ▶ Lindsay
- ▶ Meadford
- ▶ Norwood
- ▶ Oro-Medonte
- ▶ Orono
- ▶ Pefferlaw
- ▶ Puslinch
- ▶ Sarnia
- ▶ Schomberg
- ▶ Tavistock
- ▶ Tay Township
- ▶ Tillsonburg
- ▶ Torrance
- ▶ Town of New Tecumseth
- ▶ Tyendinaga
- ▶ Waubushene
- ▶ Windsor

And more ...

Documents For Submission



- ▶ **(STORY)** Detailed summary of client and reason for loan
- ▶ Mortgage Application (Filogix Preferred), can submit via:
 - ▶ Filogix, under private lender **OR**
 - ▶ by email: deals@iqinvest.ca
- ▶ Credit Report
- ▶ (for new purchases) Purchase and Sale Agreement and MLS

Learn More About Us Today

Currently Booking:

Lender presentations at all brokerages / One-on-One Lunch & Learn



www.IQInvest.ca



Submit deals to:
deals@iqinvest.ca



1.888.293.8040 ext. 501



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Running out of time to close?

IQI CONDO PROGRAM

UP TO
85% LTV
of purchase price

Rate: 1.5%/month*
Flexible term: Fully open



HIGHLIGHTS

- ▶ NO Lender Fee
- ▶ NO Appraisal
- ▶ NO Income Documentation
- ▶ Could be funded in 2 days
- ▶ + 25,000 Agent Loyalty Points**
- ▶ Greater Toronto Area only
- ▶ Pre-sale condo (*minimum 2 years ago*)
- ▶ Maximum loan \$800,000
- ▶ Must be closed within 5 days

*18% Annually

To Find Out More Today:

Visit Us www.iqinvest.ca |
 Call Us 1.888.293.8040 (ext. 501) |
 Email Us deals@iqinvest.ca

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** Refer to our website for more details

IQI AGENT LOYALTY PROGRAM

No registration or fees required to be enrolled



HOW TO ACCUMULATE POINTS



1ST MORTGAGE

1 point for every \$4 funded



2ND MORTGAGE

1 point for every \$1 funded

Example:

\$400,000 1ST Mortgage = 100,000 points
 \$100,000 2ND Mortgage = 100,000 points
 Total = 200,000 points

Excluding:

- ▶ Bridge Loans
- ▶ Commercial

Reminder:

We fund in ALL of Ontario
 (including Rural Areas)



LEVEL 01

As an IQI Loyalty Agent:

1st FUNDED DEAL

1 Funded Deal
 NO POINTS REQUIRED
 (Choose 1 of the below)



ESSO Gas Card
 (\$100 Value)



Apple Gift Card
 (\$100 Value)



Amazon Gift Card
 (\$100 Value)

LEVEL 02

You could receive any of the following available gifts below

ELITE AGENT

2 Funded Deals
 + 250,000 POINTS
 (Choose 1 of the below)



Laser Printer



AirPods



Sono Speakers

LEVEL 03

VIP AGENT

3 Funded Deals
 + 500,000 POINTS
 (Choose 1 of the below)



iPad



iWatch



TV

Extra Benefits:

0.25% Renewal Trailer Fee*

Additional Details

Points must be redeemed within the same calendar year that they are earned.

* **Renewal Trailer Fee** - Agent must achieve VIP Agent status this current year to be eligible to receive the following calendar years renewal fee of 0.25%