

# RIVERROCK

MORTGAGE INVESTMENT CORPORATION

## Alternative Lending Made Easy.

Broker Package  
Fall 2022



# RIVERROCK

MORTGAGE INVESTMENT CORPORATION



**1st**  
Mortgage  
Product

Starting at ...

# 8.99%

\*OAC subject to underwriting approval.

**2nd**  
Mortgage  
Product

Starting at ...

# 10.99%

\*OAC subject to underwriting approval.

Pricing premiums added to:

- Rental Properties
- Bruised Credit
- Open Terms
- Using appraised value over purchase price
- Non resident of Canada
- Quick Closing

## Up to 80% LTV

Lender Fee as low as 2%

Connect with us on social to stay up to date on rates and promotions!



# RiverRock Deal Scenarios



**Thorold, Ontario**

## New Construction Purchase

Purchase Price: **\$581,000**

Appraised Value: **\$720,000**

- ✓ Good credit
- ✓ Couldn't prove income

## RiverRock 1st Mortgage

**\$500,000** (86% of purchase price)

Rate – **9.49%** Fee – **2.5%**

## Received, Underwrote & Funded Deal Same Day!

Purchase Price: **\$980,000**

- ✓ Good credit
- ✓ Self-declared income (no supporting docs)

## RiverRock 1st Mortgage

**\$784,000** (80% LTV)

Rate – **8.99%** Fee – **2.5%**



**Toronto, Ontario**



## Refinancing

- ✓ Poor credit
- ✓ Self-declared income (no supporting docs)

## RiverRock 2nd Mortgage

**\$200,000** (78% LTV)

Rate – **11.99%** Fee – **3%**



**Barrie, Ontario**

# Second Mortgage for Renovations

- ✓ Average credit
- ✓ Open Term

## RiverRock 2nd Mortgage

\$75,000 (75% LTV)

Rate – 11.49% Fee - 3.5%



Ottawa, Ontario



# Promotional Pricing



## Self Declared Income for Cash Business

Purchase Price: \$870,000

- ✓ Good credit
- ✓ Owner Occupied
- ✓ Self-declared income

## RiverRock 1st Mortgage

\$696,000 (75% LTV)

Rate – 8.49% Fee - 2%



Pickering, Ontario

## New Construction Purchase

Appraised Value: \$700,000

- ✓ Good credit
- ✓ Owner Occupied

## RiverRock 2nd Mortgage

\$560,000 (80% LTV)

Rate – 10.99% Fee - 3%



Hamilton, Ontario



# DEAL FEATURES

- 1 Year or 6 Month Terms
- Open Term Options
- Interest Only Payments
- Broker Fee Added Upon Request
- Flexible Prepayment Terms
- No Hidden Fees



## RiverRock Considers:

- Consumer Proposals
- Past Bankruptcy
- No Provable income
- Poor Credit
- Non-residents
- Any GDS/TDS Ratio

## Alissa Lintner

Director of Business Development

[Book a Call](#)



EAST BROKERS

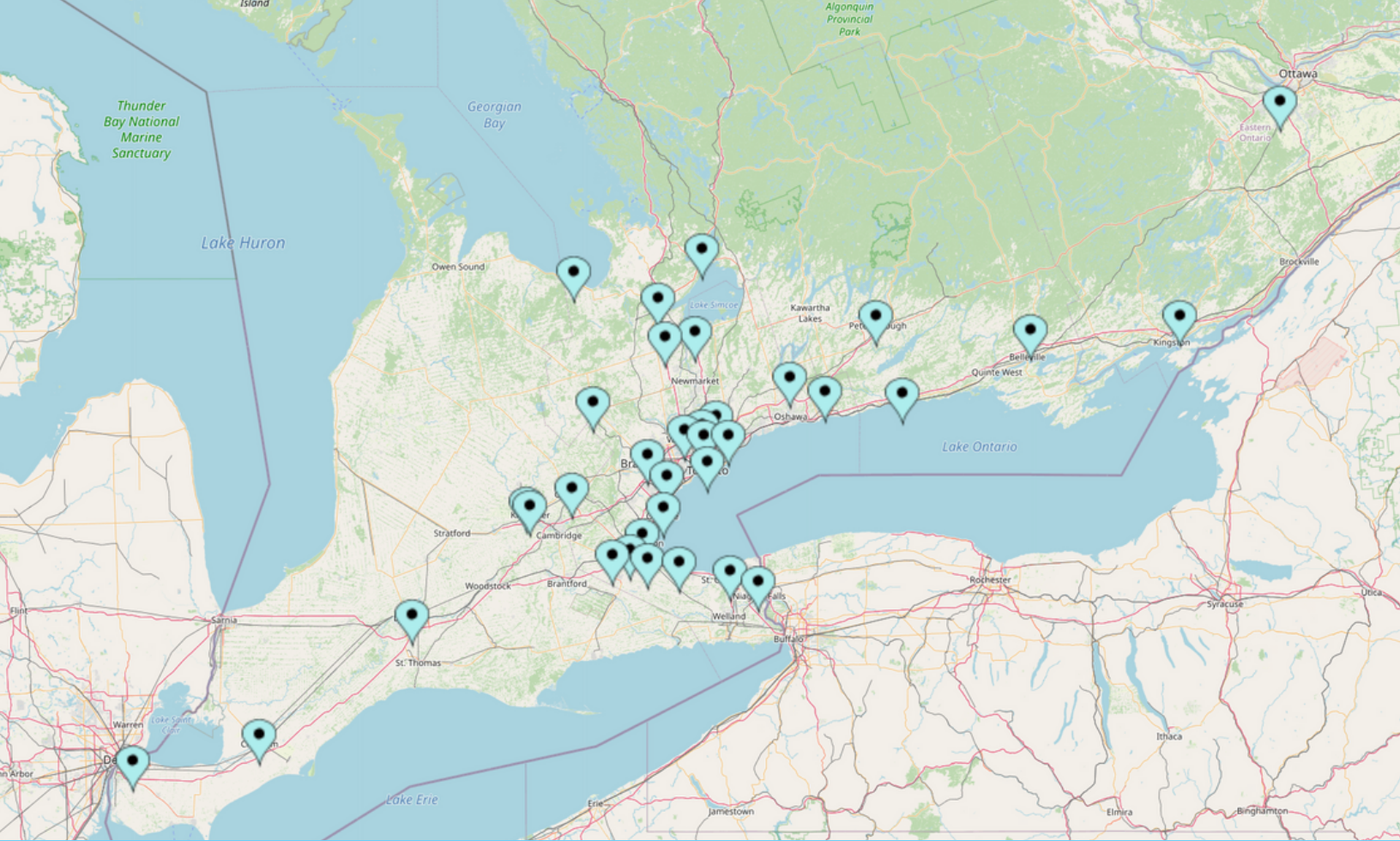
WEST BROKERS



## James Brinias

Business Development Manager

[Book a Call](#)



# Where RiverRock Lends

## CENTRAL

- Toronto
- Brampton
- Scarborough
- Mississauga
- North York
- Thornhill

## NORTH

- Barrie
- New Market
- Orangeville
- Keswick
- Orillia
- Innisfill
- Collingwood
- Vaughan

## EAST

- Ottawa
- Markham
- Durham
- Clarington
- Cobourg
- Belleville
- Kingston
- Peterborough

## WEST

- Guelph
- Kitchener
- Waterloo
- London
- Windsor
- Burlington
- Oakville
- Chatham

## SOUTHWEST

- Grimsby
- Niagara
- Ancaster
- Stoney Creek
- St. Catharines
- Hamilton

**AND MANY MORE!**



[www.riverrockmic.com](http://www.riverrockmic.com) | 416.504.1886

The Manager, RiverRock Management Inc., is licensed as a Mortgage Administrator through the Financial Services Regulatory Authority of Ontario (FRSA). Mortgage Administrator License #12514 Broker License #13306.



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# Refer a Friend for a \$500 bonus.

[Learn More](#)