

# The Broker Kit

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*Discover the Dependable Difference*

[lending@dependablemortgage.ca](mailto:lending@dependablemortgage.ca)

[dependablemortgage.ca](http://dependablemortgage.ca)

# 202 15 Carleton Dr, St Albert, AB T8N 7K9

PH: 587 702 3242

FX : 587 952 8703

# Lending Guidelines

**DMS**  
DEPENDABLE  
MORTGAGE  
SOLUTIONS

## Max 80% LTV: Only Available Under the following conditions;

1. Urban Area (Plus 15Km Radius) – Edmonton | Calgary | Red Deer | Lethbridge & Bedroom Communities
2. Detached Homes | No Condos
3. Only DMS Private Lenders in 1st Position
4. No "Full First" 1st Mortgages are Max 70% LTV
5. Min 550 FICO Score

## Max 75% LTV: Available Under the following conditions;

1. Semi-Urban Areas (min pop; 15K) Just send a What's App chat to see if your property applies
2. Condos in All Urban Areas | reduced LTV for condos with monthly fees greater than \$500/month
3. Urban Areas | 25K Radius
4. Only DMS & Neighborhood Holdings in 1st Position
5. No "Full Firsts"
6. Min Fico 525

## Max 65% LTV: Available Under the following conditions;

1. Semi-Rural Areas (min pop; 3,500) Just send a What's App chat to see if your property applies
2. Conversion Condos & Condos Less than 700 Sq Ft | reduced LTV for condos with monthly fees greater than \$500/month
3. Semi-Urban Areas | 25K Radius
4. Only 1st Mortgage Available
5. Properties in Foreclosure
6. Min Fico 525

## Max 60% LTV: Available Under the following conditions;

1. All other Areas in Alberta; including Farmland; Hobby Farms and Derelict Properties on an exception basis
2. Hotel Condos on Exceptions basis
3. Min FICO 475
4. Only 1st Mortgages Available

## DMS Standard Documents

1. 3 Months Bank Statements to Show Ability to Pay and Credit Worthiness
1. CRA Balance Not to Exceed \$2,500
2. CRA Taxes must be filed no greater than one year behind
3. Current Title on All Refinances and ETOS
4. Full Loan Notes – Including Reason for funds | Use of Funds | Exit Strategy

## DMS Standard Solicitor Requirements

1. Subject Property Taxes Paid
2. Subject Property Mortgage Current
3. General Security Agreement | Waived on Exception
4. Assignment of Rents and Leases
5. Title Insurance
6. Promissory Note
7. General PPR Registration

Submit Through Your  
Application Software

**LENDESK**



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# Rates & Fees

Effective May 15<sup>th</sup> 2025



## DMS Exclusive “ALL-IN” Pricing Model

Tier One	Tier Two	Tier Three	Tier Four
<b>\$3,295</b>	<b>\$3,995</b>	<b>\$4,995</b>	<b>\$5,995</b>
✓ Less Than \$50k	✓ Less Than \$100k	✓ Less Than \$200k	✓ Less Than \$300k
✓ Placement Fee	✓ Placement Fee	✓ Placement Fee	✓ Placement Fee
✓ Legal Fee	✓ Legal Fee	✓ Legal Fee	✓ Legal Fee
✓ Account Setup Fee	✓ Account Setup Fee	✓ Account Setup Fee	✓ Account Setup Fee
✓ Compliance Fee	✓ Compliance Fee	✓ Compliance Fee	✓ Compliance Fee

**1st Position Mortgage** ..... **Starting @ 8.95%**

Interest Rates are Location and LTV specific

**2nd Position Mortgage** ..... **Starting @ 10.95%**

Interest Rates are Location and LTV specific

**Interim Financing** ..... **17% Per Annum**

We charge a 1% Fee plus a Per Diem Interest Rate



Need a Quick Quote,  
Try our **What's App** Chat  
587 - 702 3242 or click the link on our website

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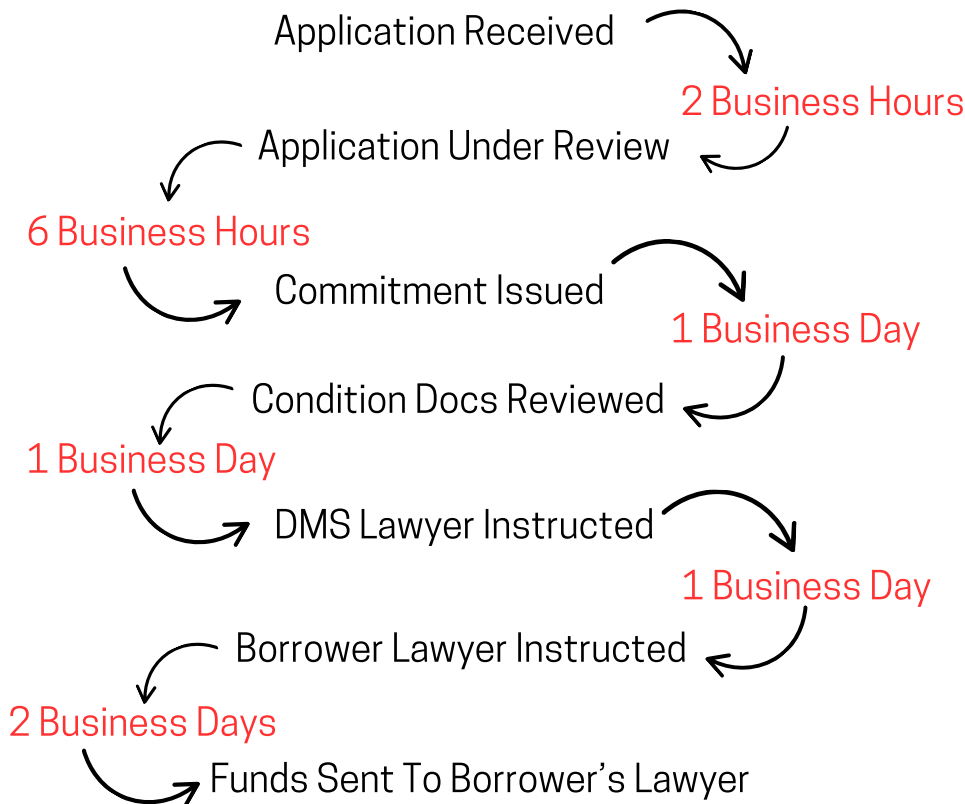
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# Service Level Agreements



## DMS Target Turn-Around Times



At DMS we are striving to reduce and enhance this process, through automation, communication and a dedicated team

Brokers will be emailed status updates all along the way, Private Mortgages are time sensitive and we look to fund as soon as possible.

Submit Through Your Application Software



- Be sure to provide full loan notes
- Include **your broker fee** in the submission
- Gather submission documents immediately
- Pull a property title search
- Send an insurance binder request to the borrower upon instruction (DMS to provide)



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# Preferred Appraisers List



## EDMONTON

- Cartwright Appraisals
- Frost Valuations
- Knight & Company Appraisals
- Bourgeois & Company
- Accurate Residential Appraisals
- Blackmud Appraisals

## CALGARY

- Atkinson & Associates
- Avison Young
- Sage Appraisals
- Calgary Residential Appraisals
- SD Taylor & Company
- Cornerstone Appraisals

## RED DEER

- Perry Appraisal Associates
- Soderquist Appraisals
- Waters Mackie Valuations

## ALL OTHER AREAS

- Lethbridge Property Appraisal
- City Appraisals
- Biegel & Associates Appraisal
- Landucation Valuation
- Altario Appraisals
- Accumark Appraisal
- Abbott-Brown Appraisal

**This list is the preferred appraiser list, all other appraisal companies are considered**

**Appraisals MUST be addressed to Dependable Mortgage Solutions**



- 1. Comparables sold within 90 days**
- 2. House plus 10 acres (with a cost per acre after)**
- 3. Outbuildings added as an addendum with separate value**
- 4. AS IS Value only**

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# Broker/Agent Consent Form



This Broker / Agent Consent Form authorizes and directs Dependable Mortgage Solutions to release mortgage information to the Broker / Agent identified.

Please complete and return to Dependable Mortgage Solutions via email to [lending@dependablemortgage.ca](mailto:lending@dependablemortgage.ca).

*Homeowners: A new, signed Broker / Agent Confirm Form will be required to cancel an existing Broker / Agent Consent Form.*

**Note:** This form will not be accepted unless all fields are completed in full and is signed by the borrower(s) / guarantor(s) / homeowner(s).

The purpose of this Broker / Agent Consent Form is (please check one):

- ☐ to authorize the Broker / Agent to have access to my / our mortgage information
- ☐ to authorize the Broker / Agent to have access to and / or make changes (loan changes, etc.) to my/our mortgage information
- ☐ to cancel the existing authorization of the Broker / Agent identified below

Homeowner Information:

Home Owner Name(s) \_\_\_\_\_

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

Mortgage Number: \_\_\_\_\_

Broker / Agent Information:

Broker / Agent Name(s): \_\_\_\_\_

(please list all applicable Brokers / Agents / Admins) \_\_\_\_\_

Name of Brokerage: \_\_\_\_\_

Address of Brokerage: \_\_\_\_\_ Phone

Number: (Office) \_\_\_\_\_ (Mobile) \_\_\_\_\_

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

Homeowner / Guarantor Authorization:

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

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