



Alternative Mortgage Funding Program

Recent Government mortgage lending guidelines have been introduced that will further restrict the banks' and credit unions' ability to meet all of their clients' and members' mortgage needs. In order to reduce the impact these changes will have on its members, your Financial Institution has taken steps to ensure you have additional options by engaging Spectrum-Canada Mortgage Services Inc. (Spectrum) to provide a full-service alternative mortgage program if, for any reason, they are unable to assist you themselves. It is important to understand that, although your own Financial Institution may not be able to approve your mortgage, there are other options available to you and Spectrum will work closely with you to determine what these options are. Since 2000 Spectrum has worked exclusively with mortgage borrowers who have been referred to us by their bank or credit union for alternative mortgage assistance. We have developed unique expertise in accessing, processing and funding a range of mortgage products and we have the knowledge and experience necessary to successfully navigate this marketplace on your behalf. There are many reasons why your own Financial Institution may not be able to approve your mortgage at this time but they value your business and want to assist you in the next best way – by introducing you us! We are ready to help and our goal is to get you and your mortgage back to your Financial Institution as soon as possible! If your application has already been forwarded to us you will hear from us shortly – but in the meantime please feel free to contact us directly:

Spectrum-Canada Mortgage Services Inc.

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Burnaby, B.C. V5A 4V7

Toll Free Telephone: 1-877-253-4377

Toll Free Fax: 888-488-9922

Email: info@spectrum-canada.com

Spectrum-Canada Mortgage Services Inc. is licensed as a mortgage broker in British Columbia under the Mortgage Brokers Act and pursuant to the Financial Institutions Commission – License number: X027170 and is also authorized to handle trust funds. Spectrum-Canada Mortgage Services Inc. is licensed as a mortgage administrator in Ontario under the Mortgage Brokerage, Lenders, and Administrators Act and pursuant to the Financial Services Commission of Ontario - License number: 12045. Spectrum-Canada Mortgage Services Inc. is licensed as a mortgage broker in Ontario under the Mortgage Brokerage, Lenders, and Administrators Act and pursuant to the Financial Services Commission of Ontario - License number: 10832 Spectrum-Canada Mortgage Services Inc. is licensed as a mortgage broker in Alberta under the Real Estate Act and pursuant to the Real Estate Council of Alberta with its registered office in Edmonton. Spectrum-Canada Mortgage Services Inc. is licensed to carry on business as a financing corporation with respect to mortgage administrator activities and mortgage brokerage activities in Saskatchewan under The Trust and Loan Corporations Act, 1997 and pursuant to the Financial Services Commission – License number: 316067. Spectrum-Canada Mortgage Services Inc. is licensed in New Brunswick under the Cost of Credit Disclosure Act and pursuant to the Department of Justice and Consumer Affairs – License number: 81235. Spectrum-Canada Mortgage Services Inc. is licensed in Newfoundland & Labrador under the Mortgage Brokers Act and pursuant to the Department of Government Services – License number: 07-07-SP108-1. www.spectrum-canada.com