



Trinity Mortgage Quarterly



TRINITY MORTGAGE (1996) CORPORATION

Edition One – Spring 2015

Welcome to the first edition of the *Trinity Mortgage Quarterly* newsletter.

Hopefully here on the West Coast we are seeing the taillights of winter and that spring is here to stay. We send our good thoughts to those in the rest of Canada buried under snow and ice – we won't post any pictures of our non-winter here on the West Coast.

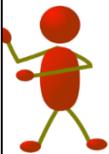
The purpose of the *Trinity Mortgage Quarterly* is to let you know about the services and products offered by Trinity Mortgage.

Trinity Mortgage is a well-established full service mortgage brokerage firm serving Vancouver Island and the surrounding areas. Collectively the Trinity Mortgage team has over seventy years of lending and financial services experience. Trinity Mortgage handles all aspects of mortgage financing needs from commercial fixed-rate mortgages to project financing to all aspects of the residential market – no mortgage is too big or too small for us.

One of the recent projects that Trinity Mortgage and Jerry Underdown has secured construction and term mortgage funds for is Westridge Landing (westridgelanding.com) – a commercial and rental apartment complex in the heart of Colwood, BC (for commercial and residential leasing opportunities please make contact with [Lloyd Wansbrough](mailto:Lloyd.Wansbrough@trinitymortgage.ca) at 250-478-1328 / residential apartments are now 75% leased and there are 1,000 to 10,000 sqft commercial spaces still available).

Contact Trinity Mortgage today at either 250-744-3291 or info@trinitymortgage.ca for your mortgage financing needs. We welcome the opportunity to be of service to you.

With long term conventional and CMHC-insured mortgage rates still at historical lows 2015 would be a very good year to secure a five or ten year term low-rate mortgage



Private Mortgage Funds

Trinity Mortgage has private mortgage funds available for clients that may not qualify for a conventional mortgage or have need of short-term first or second mortgage funds.

Private mortgages are funded on a custom basis with the funds coming from a private lender or lenders. Interest payments are paid directly to the lender usually on monthly basis and the interest rate charged is determined by the loan to value ratio, type of property, and other overall factors of the loan and borrower's situation.

Whether for a purchase, consolidation, construction, or transition mortgage Trinity Mortgage can help you determine if a conventional or private mortgage is for you. Trinity Mortgage can also help you develop and plan an exit strategy for paying out the private mortgage with a more than likely lower cost institutional lender.

Sample of a private mortgage recently arranged by Trinity Mortgage:

Property type:	Residential
Type of mortgage:	Second
Amount:	\$60,000
Interest rate:	10%
Loan to value ratio:	85%
Term:	Two years
Investor fee:	1%
Brokerage fee:	2%

If you are interested in investing in private mortgages please make contact with us. We would be pleased to meet with you to walk through the process.

Trinity Mortgage (1996) Corporation is a member of:



Trinity Mortgage's Team

Jerry Underdown – President
jerry@trinitymortgage.ca



Wanting to provide his own personal touch to the mortgage brokerage field, Jerry Underdown incorporated Trinity Mortgage (1996) Corporation in 1996 as a full service mortgage brokerage firm.

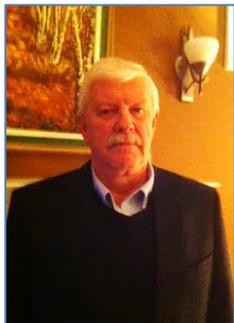
With his forty plus years career of working in the financial field, Jerry has been a successful mortgage broker for over thirty years. Specializing in project financing on Vancouver Island, Jerry has attained extensive experience in condo, townhouses, and commercial development financing.

Having been married for forty-five years Jerry and Arlene are both very family-oriented with nine children, fourteen grandchildren, and many foster children from their years of fostering. Jerry has always resided in the Province of British Columbia and is familiar with many communities in the Southern half of the province. Jerry's hometown is Penticton, in the beautiful Okanagan Valley, and with his family has resided in the Victoria area since the early 1980s.

Jerry is an active member of the Gideons and a Mustard Seed volunteer, and a supporter of many causes including the ALS Society of British Columbia.

Jerry welcomes the opportunity to meet with you at your convenience and to hopefully be a blessing to all concerned.

Murray Coulter
murray@trinitymortgage.ca



Murray Coulter was born and raised in Winnipeg, Manitoba. Murray went to Red River Community College for Hotel and Food and Beverage Management and worked in the hotel and restaurant industry in Winnipeg culminating in a food service management position with the Hudson's Bay Company.

After managing restaurants in Winnipeg, Regina, and Nanaimo for the Bay, Murray went into construction sales initially on Mayne Island with his own company and later in Victoria before embarking on his final career as a mortgage broker.

Murray joined Trinity Mortgage (1996) Corporation in June of 2004 and is involved in facilitating residential as well as commercial mortgages with Trinity. Murray has a speciality of arranging funding for private mortgages.

Chuck Schnick
chuck@trinitymortgage.ca



Hi! My name is Chuck Schnick and my goal is the same as yours - to find a solution to your mortgage financing needs. If you are looking to purchase your first home, refinance, consolidate debts, or renew your mortgage, I'm here to make the process as easy and affordable as possible for you.

With years of experience preparing mortgages in Greater Victoria, the Island, and throughout BC, no mortgage is too small or too big. Negotiating with the lenders, I oversee all aspects of your mortgage underwriting from start to finish. Here at Trinity Mortgage, we are known for getting even the most challenging of deals done.

By building ongoing relationships I have clients that continue to turn to me for insight, information, and results. I am ready to help and will put in the extra effort wherever needed.

Time is a precious commodity for most of my clients. Instead of you going from lender to lender to find the best mortgage and rate, after arm wrestling with each one – Let me do it for you! 99% of the time there is no charge for my services, plus I am flexible to meet with you when and where it works best.

Ryan Clark
ryan@trinitymortgage.ca



With years of experience in business management, analysis, development, and consulting, Ryan Clark has experience in many different industries ranging from aviation to real-estate development, tourism to manufacturing.

Originally a commercial pilot, Ryan has a detail-orientated analytical mind and he applies the same risk-control, organizational aptitudes, and entrepreneurial spirit required as a pilot as he does to his financial career.

Ryan has a Bachelor's of Commerce Degree from Royal Roads University and has expertise in financial analysis, business planning, and business management. Ryan's experience in corporate finance and banking has made him a very good addition to the Trinity Mortgage team. Ryan joined Trinity Mortgage in the spring of 2013 and specializes in commercial and project financing.



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