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[www.YourMortgageSolutionsGroup.ca](http://www.YourMortgageSolutionsGroup.ca)

[www.NuestraHipoteca.ca](http://www.NuestraHipoteca.ca)  
(Servicio en Español)



My friends at  
**Dominion Lending Centres**  
*Know* mortgages

Check 'em out!



## Canadian **2 FOR 1 PIZZA**™

Canadian **2 FOR 1 PIZZA**™  is pleased to partner with **Your Mortgage Solutions Group** with Dominion Lending Centres to offer their clients an easy, cost effective and fast solution to obtain working capital, inventory or expand their business.

### Working Capital

Getting a mortgage using the equity in your home is the lowest cost source of capital (except those interest-free loans from family). A fixed-rate mortgage with flexible repayment options as opposed to a line of credit could be your best solution, if you require a larger amount of funds upfront or want to secure the rate. With the lowest interest rates in modern history this is the best solution for those looking to start a business or raise working capital for an existing one.

When you borrow money for an investment, the interest paid on the loan are deductible for personal tax purposes. You should consider seeking the advice of an accountant.

### Capital Expenditures

Let the equipment pay for itself. Leasing capital expenditures helps you to keep your working capital for operations.

Unlike regular loans and many leasing products that are reported to the credit bureau each month, most of our leases are non-reporting (except in complete default). This is important especially when the business requires a personal guarantee from the owner. By not reporting, this improves your TDSR (Total-Debt-Servicing-Ratio), and frees you up to have the maximum available credit for your personal financial situation (mortgage and other loans) and increases the overall borrowing capacity for your business. Leasing available for new and used equipment, software, machinery, vehicles, etc.

- Conserve capital and generate cash flow.
- Free your lines of credit
- Let the equipment work for you
- Tax and accounting advantage

### DLC Merchant Cash Advance

A merchant cash advance is a purchase by a third party of your future debit/credit card sales for a discount today. The obligation to the third party is paid back through a small percentage of each of the merchant's debit/credit card transactions.

- Fast approval
- Simple automated payment system
- No collateral
- Flexible payments

A **DLC Merchant Cash Advance™** can be used for any business purpose, such as purchasing inventory, renovations, acquisitions, advertising & marketing and expenses, among many others.

Working as both **lease and mortgage experts**, it enables us to find you solutions using commercial and residential mortgages and property credit line products, on their own or in combination with lease financing and DLC Merchant Cash Advance. This helps to achieve the best solutions for your equipment acquisition, cash flow and home purchasing needs, providing you with a seamless solution with one organization.

***"We are not just mortgage brokers; we are the one stop non-banking seamless solution for your personal and business financial needs."***



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Casa Mortgage Inc.  
1495 Kingsway St.  
Vancouver, BC V5N 2R6



Authorized Agency

Please call, e-mail, or visit us at our office to discuss your needs for your personal and business financing needs.

## The DLC Merchant Cash Advance !

A merchant cash advance is a purchase by a third party of your future debit/credit card sales for a discount today. The obligation to the third party is paid back through a small percentage of all of the merchant's debit/credit card transactions. The benefits of this program versus conventional sources of financing are as follows:

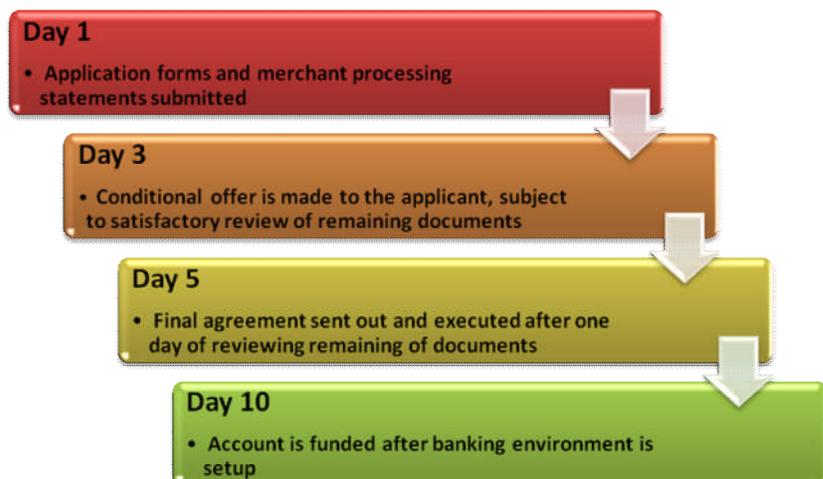
- **FLEXIBLE PAYMENTS** to the financing company:  
There are **NO** fixed payments. Payments are completely variable and based on debit/credit card sales.
- **FAST:**  
There are no lengthy wait times that are typically experienced when applying for a business loan with the bank. Upon receipt of an application, we fund our clients within 10 days.
- **SIMPLE:**  
Our fully automated system using high-speed EFT transfers makes your life easy. You never need to write a cheque.
- **NO COLLATERAL** needed to qualify:  
All we care about is your future debit/credit card sales. We do not require any additional collateral.

A **DLC Merchant Cash Advance™** can be used for any business purpose, such as purchasing inventory, renovations, acquisitions, advertising & marketing and expenses, among many others.

**Example:**

An owner of a restaurant which processes approximately \$30,000 of debit/credit card sales per month receives a **DLC Merchant Cash Advance™** of \$24,500 in exchange for \$30,000 of future debit/credit card sales. DLC withholds 10% of all debit/credit card transactions until it receives \$30,000, which in this example would take approximately 10 months. Once the restaurant owner has repaid the majority of the payback amount, he is eligible for a renewal.

**OUR PROCESS**



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## Your needs are unique... we have the *mortgage* just for you!

Whether you are a first-time home buyer or New to Canada, looking at refinance, renew your mortgage, buy an investment property, needing a commercial or construction mortgage or leasing, you will need to weigh a lot of factors and information along the way.

### Bringing you expert, professional and independent advice

We strive to be your Mortgage & Leasing Experts for life. Since we are not just Mortgage Experts, we are the one stop non-bank seamless solution for their clients personal financial needs. Since your needs are unique... they have the financial solution just for you! We take the time and explore the options in order to help you make the choices that suit you the best. We simplify every step throughout the entire process by saving you time and money.

### Accredited professionals

Now that you know what we can do for you, let us tell you a bit more about ourselves. We are Certified Mortgage Experts, licensed by the University of British Columbia, this give you assurance that we provide the highest standard of proficiency and ethics. We are also members of the Mortgage Brokers Association of BC (MBABC).

Jorge builds on his academic and business background, as a Certified Public Accountant from the University Iberoamericana in Mexico City. He has an extensive experience as a business owner for over 30 years.

Alisa has a diploma in Marketing Communications from BCIT. She has worked in various areas of real estate from developers to project marketing companies and a property management company of residential rental buildings. Her area of expertise range from development and construction to sales and marketing. With more than 15 years of experience working with some key players in the real estate industry.

In today's rapidly changing economy and real estate market, it's crucial to keep up-to-date with industry standards and best practices. As part of our commitment to continuing education, we are constantly taking various training courses.

### A full team to help you

Our licenses are registered at Dominion Lending Centres Casa Mortgage Inc., which is one of the Top 50 Mortgage Brokerage Firms in Canada. We work together with a great team of professionals that brings to the client more than 60 years of experience. We have become the region's most trusted mortgage brokerage, with more than thousands happy homeowners who we are proud to have helped choose the mortgage just for them!

*Please call, e-mail, or visit us at our office to discuss your financial needs.*

