



RYAN COOPER & ASSOCIATES MORTGAGE CONSULTANTS

British Columbia's Construction Mortgage Experts

As one of British Columbia's leading Mortgage Brokers, Ryan Cooper from Verico Paragon Mortgage Group will help you find the best financial package available, tailored specifically to your unique needs. Sourcing from a range of bank and non-bank lenders, Ryan and his team can provide the best construction finance solutions for your needs.

CONTACT US NOW 604.315.8221

Our goal is to offer you the best finance option for your situation and source the best finance package available. We work closely with a wide range of lenders to ensure that we can provide a variety of solutions with terms to meet your individual needs. Our experienced team will ensure that the loan process is as simple and worry free as possible.

Our staff are independent mortgage brokers and not affiliated with any major bank or financial institution. This means you receive the best unbiased advice every time and **best of all our services are free as we are paid by the lenders!**

We have set up a special financing package, which will assist you in financing the acquisition of your lot and the construction of your new home in a simple comprehensive manner.

It works like this:

Step 1: Pick out your model and lot;

Step 2: Sign your offer on the lot, subject to financing;

Step 3: Sign your construction contract with the builder, subject to financing;

Step 4: Secure financing through Ryan Cooper who will provide a 12 month rate hold;

Step 5: Release your subjects on lot and construction contract;

The financing works as follows:

- You obtain a commitment from the lender which provides all of the financing you require to purchase the lot and to pay the builder to construct the house, and this commitment will automatically convert into your long term home mortgage.
- You know in advance the down payment required.
- You only apply for one mortgage.
- You only pay one set of costs.
- The lender advances you the agreed portion of your lot price and then advances funds for payment to the builder as construction will be on a predetermined basis.
- You have a fixed price contract with your builder; your lender will arrange advances to your builder.

"The Maples" and Ryan Cooper have made building and owning your dream home a seamless process. You know in advance what your lot will cost, what your down payment will be, the size your mortgage will be when it is fully advanced, and the amount of your payments when the mortgage automatically converts to a long term mortgage. You get all the benefits of planning and designing your home, the price advantages of directly retaining the builder, and as well, you have the assurance of knowing how your lot and home will be financed before, during construction, and afterwards.

Please contact the undersigned for more information.

Regards,



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