

The logo consists of the number '460' in white, bold, sans-serif font, centered within a solid green square.

460

MORTGAGE **INVESTMENT**
CORPORATION

A scenic landscape photograph showing a range of mountains under a sunset sky with orange and pink hues. The foreground features a dark silhouette of a forest of evergreen trees.

YOUR DREAMS. OUR PRIORITY.

MORTGAGE BROKER
SOLUTIONS



MORTGAGE FUND MANAGEMENT & REAL ESTATE LENDING

As an integrated real estate finance and fund management company, 460 MIC helps communities throughout the province grow and prosper through innovative mortgage investment and financing opportunities.

QUICK, CUSTOMIZED MORTGAGE SOLUTIONS

Not everyone qualifies for a bank mortgage – in fact, recent regulatory changes have made it more difficult than ever for self-employed and other stated-income clients to borrow money to purchase a home or a commercial property, or to finance their construction projects. The ability to offer alternatives to traditional bank financing represents a huge opportunity for mortgage brokers to grow their businesses.

We specialize in quick, customized mortgage solutions to meet your clients' unique borrowing needs and we are able to fund most deals within days – not weeks.

We cater to clients who can't obtain financing at prime rates, despite having built up equity in their property. We can help your clients access the funds they need quickly, and with open terms available on all mortgages, they can refinance at prime rates once they qualify.

We invite mortgage brokers to explore our residential, commercial and construction financing services for your clients, and to call us with any questions.

Lending Guidelines

Residential 1st

Up to 80% loan-to-value

Throughout B.C.

12-month term

Interest only

Call for rates

Residential 2nd

Up to 80% loan-to-value

Throughout B.C.

12-month term

Interest only

Call for rates

Commercial 1st

Up to 70% loan-to-value

Throughout B.C.

12-month term

Interest only

Call for rates

Commercial 2nd

Up to 80% loan-to-value

Throughout B.C.

12-month term

Interest only

Call for rates

Land

Up to 65% loan-to-value

Throughout B.C.

Interest only

12-month term

Call for rates

Construction & Renovation

Up to 75% of cost

Throughout B.C.

Accrued interest or interest reserve

Single advance or draws

Call for rates

THE 460 TEAM

We go the distance to ensure that our clients receive the best service in the industry, empowering them to make smart decisions for themselves, their businesses and their families. With over a century of combined real estate experience, our seasoned team has what it takes to help investors and borrowers achieve their financial goals.



Randy Forbes
Operations Director



Ed Mejlholm
Director



Greg Nowik
Director



David Robinson
Managing Director



Kim Trottier
Director



Sally Whitehead
Director

Randy Forbes

Operations Director

Bringing a wealth of real estate experience to 460 MIC, Randy Forbes has established himself as a respected and sought-after industry authority over the span of his 37-year career.

Randy ran a successful Mortgage Investment Corporation for 17 years, delivering an average annual shareholder return in excess of 10%. In addition, he built a thriving business as general manager of an independent real estate brokerage servicing Vancouver Island and B.C.'s Sunshine Coast. Under Randy's advisement, that brokerage expanded from one office to 12, and from 33 salespeople to 250.

A pillar of the B.C. real estate community, Randy has been featured in several publications and has written articles for many more. Randy has held positions as director of the Vancouver Island Real Estate Board (VIREB), the British Columbia Real Estate Association (BCREA) and the BC Real Estate Errors and Omissions Insurance Corporation (REEOIC).

Ed Mejlholm

Director

Prior to joining 460 MIC, Ed Mejlholm was a director of a Mortgage Investment Corporation from its inception in 1997 to early 2014, helping deliver an average annual return to the shareholders in excess of 10% during this period.

A licensed realtor since 1994, Ed enjoys a rewarding career specializing in residential and multi-family real estate, with an emphasis on long-term client relationships built on trust.

Ed has successfully completed the real estate and sub-mortgage broker's course through the Sauder School of Business at the University of British Columbia, he holds a Management and Marketing diploma from BCIT, and he is a past director of the Vancouver Island Real Estate Board (VIREB).

Greg Nowik

Director

Greg Nowik completed his real estate sub-mortgage broker's licence in 1991. Since then, he has been servicing clients across Vancouver Island and the Lower Mainland as a director and shareholder of Universal Financial Corp. and as the owner of Universal Mortgage Architects. In addition to dealing with financial institutions and private lenders, Greg also started and manages a Mortgage Investment Corporation with partners in Manitoba.

Greg holds the designation of Accredited Mortgage Professional (AMP) with the Canadian Association of Accredited Mortgage Professionals (CAAMP), and he is a member of the Mortgage Brokers Association of BC (MBABC). Greg is very active within the industry, serving on advisory panels for lenders and for mortgage insurance companies, as well as task councils for Mortgage Architects and the MBABC. Highly regarded by his peers, Greg was honoured with the Canadian Mortgage Professional Broker of the Year award in 2013.

David Robinson

Managing Director

Having worked with top global investment firms in Canada and the U.S., David Robinson has solid credentials in building business units for multinational corporations, providing real estate and development consulting services, and leading teams in all facets of property feasibility, planning, structuring, acquisition, financing and leasing, as well as providing ongoing project and asset management.

David's extensive hands-on expertise includes real estate derivatives, financial, contract, construction and development management consultancy, and portfolio management of commercial, industrial, residential and mixed-use investments.

David is a natural leader, committed to bringing out the best in everyone who surrounds him. He is a firm believer in empowering the team, and he has seen this principle work time and again. David's varied and comprehensive skill set is ideally positioned to help 460 MIC become the first choice for British Columbia investors and borrowers alike.

Affiliated with the Urban Development Institute, the Urban Land Institute and the International Council of Shopping Centers, David holds an MBA with a finance concentration from the Leonard N. Stern School of Business at New York University and has professional development training from the Massachusetts Institute of Technology Center for Real Estate.

Kim Trottier

Director

Kim Trottier has been involved in accounting and finance throughout her career and is considered an industry authority in financial reporting. After completing a Commerce degree at the University of Ottawa, she obtained her Chartered Accountant designation while articling at the Office of the Auditor General. Her audit clients included the Canada Mortgage and Housing Corporation (CMHC), Export Development Canada (EDC), the Treasury Board and the Department of Finance. Subsequently, she worked as a financial analyst before relocating to Vancouver to work at the Vancouver Stock Exchange and to complete her MSc and PhD in Accounting at the University of British Columbia.

Now a professor at the Beedie School of Business at Simon Fraser University, Kim enjoys teaching accounting and financial statement analysis at the undergraduate and graduate levels, as well as doing research, including studies on corporate governance and the banking industry.

Sally Whitehead

Director

Graduating from the University of Toronto with a joint law and MBA degree, Sally Whitehead was called to the New York State bar and practiced U.S. securities law with a New York-based firm.

After returning to Vancouver, Sally transitioned to real estate, assuming management of a multi-unit residential income property portfolio. She further applied her skills as an Asset Manager at one of Canada's largest non-bank lenders. Sally was responsible for maximizing returns on a commercial and retail real estate portfolio valued at nearly \$100 million.

Most recently, Sally has focused on private lending and opportunistic real estate investment in both Canada and the U.S. at all levels of the capital structure. She also serves on the board of Commercial Real Estate Women (CREW) Vancouver and has successfully completed her sub-mortgage broker's licence.

TO SUBMIT A DEAL

Please contact [Randy Forbes, Operations Director](#)

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YOUR DREAMS. OUR PRIORITY.

460

GROUP

VANCOUVER ISLAND'S INTEGRATED REAL ESTATE SERVICES FIRM.

The 460 Group of Companies presents a progressive new approach to realty, property management, and mortgage investment and financing solutions in British Columbia. Based on Vancouver Island, we apply our global understanding of the real estate industry to the island community and beyond.



460

REALTY



460

PROPERTY
MANAGEMENT



460

MORTGAGE INVESTMENT
CORPORATION