

COMMERCIAL MORTGAGE BROKERS



SERVICES

Commercial Mortgages in Surrey, Vancouver, BC

Commercial mortgages in Surrey, Vancouver BC are more complicated than the ordinary residential mortgage. It must be noted that even if you are investing in a house and intend to use it as a rental property, it will qualify for a commercial mortgage in Surrey, Vancouver BC . Any mortgage that is not for the property where you would be residing is considered a commercial mortgage, even the one for your second home. Getting Commercial mortgages in Surrey, Vancouver BC can be very easy to get if the entire plan is extremely viable and rewarding. Else, commercial mortgages are extremely hard to get.

You would always need a good commercial mortgage broker in Surrey, Vancouver BC, if you want a commercial mortgage. There are far too many complications, legalities and paperwork that have to be taken care of. But working with any mortgage agency will not be worthwhile. You need specialized commercial mortgage brokerage in Surrey, Vancouver BC. We at Alpha Mortgage Housing Corp have that expertise.



You may or may not be aware that commercial mortgages do not have definite rates of interest. When you apply for personal loans or a normal mortgage, you would get the rate that is being offered to someone else. In commercial mortgage, the rate you get may be quite different from what someone you know would get. The rates are determined after studying the viability of the investment and the returns it promises. When the investments are riskier or the projections of returns are unconvincing, the banks or any mortgage lender would raise the interest rates because they would have a risk of running into bad debts. Now, this is where we come in. We have several lenders for you to consider. That way, you would always be able to check numerous quotes or propositions and thus choose the best option.

With our expertise, you would also be able to borrow more. Typically, you cannot get more than 75% of the total value of a property in commercial mortgage. Many lenders cap it off at about 60% or 65%. We cannot change the rules of the industry or what lenders do but we can certainly find the lender who would offer you the maximum borrowing capacity.

The valuation of the property you are investing in and the viability study would influence your chances of getting approved for a commercial mortgage, the rate you would pay and how much you can borrow. We would play a role in facilitating the evaluation and viability study to help you get the best.


[Back To Services](#)





Alpha Mortgage House Corporation is a [Mortgage Broker](#) in Surrey, BC. We provide mortgages for Home Purchases, Project financing, Second mortgages, Commercial mortgages, Mortgages for first-time home buyers and more. Alpha Mortgage is a one-stop solution for all your mortgage needs. Our team works with top lenders to provide you with the best financial options.




Contact Info

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Testimonial

Manpreet Kaur

My husband and I purchased our first home in Surrey BC. It was so difficult for us to understand the mortgage process, but thanks to Sukh, he was so knowledgeable and immersed and made things easy for us. Everything went so smoothly, we had our dream home at the lowest possible interest rate in Surrey BC.

Manpreet Kaur



House Wife

