

EXPRESS First Mortgage

Alternative solutions when turned away by traditional lenders. The Express product line is ideal for clients with a proven repayment history who are looking for a lower rate. Now introducing finder fees exclusively on the Express product line.

PRODUCTS	RATE	COMMITMENT FEE
EXPRESS 65		
12 or 24 Months	9.49%	3.00%
<i>65% LTV, MIN 620 BEACON</i>		
EXPRESS 75		
12 or 24 Months	9.99%	3.00%
<i>75% LTV, MIN 640 BEACON</i>		

**50/50
COMMITMENT
FEE SPLIT**

TERMS & CONDITIONS

2 year option available upon request

Rate Buydown Allowed	Yes
Income Verification	Reasonability +
TDS	Max 70%
Maximum Mortgage	Up to \$1.50MM Over \$1.25MM (35 bps premium to lender fee)
Occupancy Type	Owner occupied (Rental up to 4plex under 1 title with 1 unit owner occupied)
Max Amortization	P&I payments up to 35 years or interest only payments
Valuation	From approved appraisal list
Inspection	Required over 65% LTV
Prepayment Penalty	1 year - 3 months interest
	2 year - 4 months interest or open with 1% premium on lender fee

LOCATION

A (ON, BC, & AB)

(See our Lending Areas page for definition)

PROPERTY TYPE

LTV	65%	75%
Single Family	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Duplex	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4plex	<i>[one unit must be O/O]</i>	
Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Strata Townhouse	<input checked="" type="checkbox"/> ²	<input checked="" type="checkbox"/> ²
Apartment Condo ¹	<input checked="" type="checkbox"/> ²	<input checked="" type="checkbox"/> ²

¹Min 600 sq ft & building must be 20 years or newer

²GTA & GVA only

CANADA

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