

UNDERWRITING Pricing Summary

PRODUCTS	LTV	PURCHASE/REFINANCE		BEACON	TDS
EXPRESS 1ST MORTGAGES					
		INTEREST RATE	COMMITMENT FEE*		
Express 65 - 6/12/24 M	65%	9.49%	3.00% split 50/50	620+	70%
Express 75 - 6/12/24 M	75%	9.99%	3.00% split 50/50	640+	70%
FLEX 1ST MORTGAGES					
Flex 65 - 12 M	65%	8.99%	2.50%	Any	Any
Flex 75 - 12 M	75%	9.99%	3.00%	550+	Any
FLEX 2ND MORTGAGES					
Flex 65 - 12 M	65%	11.99%	3.50%	Any	Any
Flex 75 - 12 M	75%	12.99%	3.50%	550+	Any
FLEX MULTI-RESIDENTIAL					
Multi 65	65%	9.99%	2.50%	Any	Any

PROMOTIONS

1ST MORTGAGES

Up to 75% LTV - 12/24 M

Purchase & Refinance - 7.99%* with 2.99% Commitment Fee
(1% Broker Compensation included. Rate buy down allowed)

Up to 80% LTV - 6/12 M

Purchase - 9.99%*** with 3.0% Commitment Fee

2ND MORTGAGES

Up to 75% LTV - 12 M

10.99%** with 3.5% Commitment Fee

TERMS & CONDITIONS

- Products shown denotes the base rate and could change depending on deal specifics.
- * 1st mortgage promo: owner-occupied properties. Minimum beacon score 640. View Express products for Terms & Conditions.
- ** 2nd mortgage promo: owner-occupied and rental properties. Minimum beacon score 550. View 2nd mortgage product sheet for Terms & Conditions.
- *** 80% LTV solution: Minimum credit score 650, owner-occupied properties, maximum TDS 60%, purchase only, maximum property value, \$1,500,000.00.
- Please contact your BDM for more details. Lender fee on promo pricing is not split with submitting agent. Subject OAC.

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