

# 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

## TWO RATE OPTIONS

PRODUCTS	RATE	COMMITMENT FEE	FINDER'S FEE
<b>EXPRESS 65</b>			
24 Months (open after 12mth)	7.49%	2.99%	1.00%
<i>65% LTV, MIN 620 BEACON</i>			
	8.49%	1.99%	1.00%
<b>EXPRESS 75</b>			
24 Months (open after 12mth)	7.49%	3.50%	1.00%
<i>75% LTV, MIN 640 BEACON</i>			
	8.49%	2.50%	1.00%

## TERMS & CONDITIONS

Rate Buydown Allowed	Yes
Income Verification	Reasonability +
TDS	70% with Reasonability
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	2 yr term, open after year one. Prepayment penalty is 3 months interest within the first year.

## 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	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Strata Townhouse	<input checked="" type="checkbox"/> <sup>2</sup>	<input checked="" type="checkbox"/> <sup>2</sup>
Apartment Condo <sup>1</sup>	<input checked="" type="checkbox"/> <sup>2</sup>	<input checked="" type="checkbox"/> <sup>2</sup>

<sup>1</sup>Min 600 sq ft & building must be 20 years or newer

<sup>2</sup>GTA & GVA only

### CANADA

## ARMANDO DISERI

Chief Sales Officer  
Agent, Level 2  
647.915.1932  
armando@awcapital.ca

### NORTH EASTERN ONTARIO

## SARAH LAKHANI

Business Development Manager  
Agent, Level 1  
647.705.9480  
sarah@awcapital.ca

### SOUTH WESTERN ONTARIO

## SHARI COUNTRYMAN

Business Development Manager  
Agent, Level 1  
437.448.9465  
shari@awcapital.ca

### ALBERTA

## RYAN JOSEPH

Business Development Manager  
403.928.5436  
ryan@awcapital.ca