

UNDERWRITING Pricing Summary

PRODUCTS	LTV	PURCHASE/REFINANCE			BEACON	TDS
		INTEREST RATE	COMMITMENT FEE*	FINDER'S FEE*		
EXPRESS 1ST MORTGAGES						
Express 65 - 24 M (Rate option 1)	65%	7.49%	2.99%	1%	620+	70%
Express 65 - 24 M (Rate option 2)	65%	8.49%	1.99%	1%	620+	70%
Express 75 - 24 M (Rate option 1)	75%	7.49%	3.50%	1%	640+	70%
Express 75 - 24 M (Rate option 2)	75%	8.49%	2.50%	1%	640+	70%
FLEX 1ST MORTGAGES						
Flex 65 - 12 M	65%	8.49%*	2.99%	1%	600+	85%
Flex 75 - 12 M	75%	8.99%**	3.50%	1%	600+	85%
FLEX 2ND MORTGAGES						
Flex 75 - 12 M	75%	11.99%	3.50%		550+	Any
Flex 80 - 12 M	80%	12.75%	3.75%		650+	Any
FLEX 80						
Flex 80 - 12 M	80%	9.99%	3.99%	1%	650+	60%
FLEX MULTI-RESIDENTIAL & MIXED USE PROPERTIES						
Multi 65 (12 M Purchase/Refinance)	65%	9.99%	3.50%	1%	550	Any

TERMS & CONDITIONS

Products shown denotes the base rate and could change depending on deal specifics.

*Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 9.49% rate is applied

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