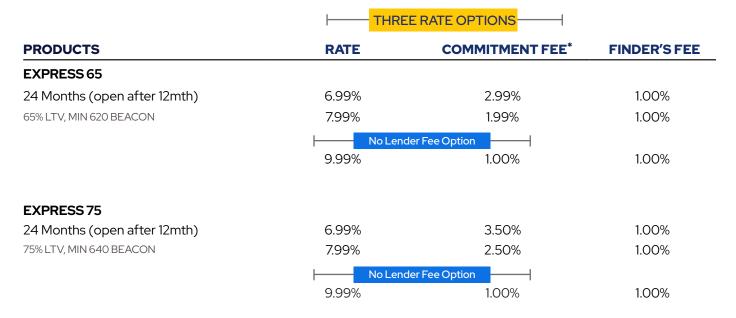
EXPRESS FIRST MORTGAGE



Unlocking Possibilities, Together.™

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.



^{*}All finder's fee are included in commitment fee.

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

Single Family	✓	✓
Duplex	✓	✓
4plex	[one unit must be O/O]	
Townhouse	<u> </u>	✓
Strata Townhouse	✓ 2	✓ 2
Apartment Condo ¹	✓ 2	✓ 2

CONTACT OUR SALES TEAM

CANADA NORTH EASTERN ONTARIO S

SOUTH WESTERN ONTARIO

ALBERTA

²GTA & GVA only

ARMANDO DISERIChief Sales Officer
Agent, Level 2

armando@awcapital.ca

647.915.1932

SARAH LAKHANI

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

Agent, Level 1 437.448.9465 shari@awcapital.ca ELI MCKITRICK Interim Business Development Manager 403.928.5436 eli@awcapital.ca