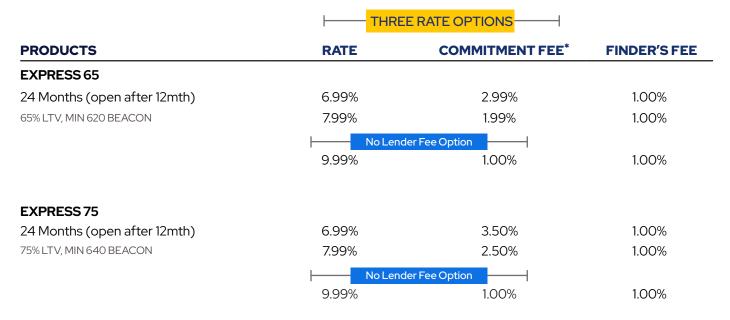
EXPRESS FIRST MORTGAGE



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 Strata Townhouse Apartment Condo¹ Min 600 sq ft & building must be 20 years or newer	LTV	65%	75%
4plex [one unit must be O/O] Townhouse ✓ Strata Townhouse ✓ Apartment Condo¹ ✓ ¹Min 600 sq ft & building must be 20 years or	Single Family	✓	✓
Townhouse Strata Townhouse Apartment Condo¹ Min 600 sq ft & building must be 20 years or	Duplex	✓	✓
Strata Townhouse 2 2 2 2 Apartment Condo 2 2 2 2 *Min 600 sq ft & building must be 20 years or	4plex	[one unit must be O/O]	
Apartment Condo ¹ ² ² ² *Min 600 sq ft & building must be 20 years or	Townhouse	✓	✓
Min 600 sq ft & building must be 20 years or	Strata Townhouse	✓ 2	✓ 2
, ,	Apartment Condo ¹	✓ 2	✓ 2
² GTA & GVA only	newer	nust be 20 y	/ears or

CONTACT OUR SALES TEAM

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