

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% | 6.99% | 2.99% | 1% | 620+ | 70% |
| Express 65 - 24 M (Rate option 2) | 65% | 7.99% | 1.99% | 1% | 620+ | 70% |
| Express 65 - 24 M (Rate option 3) | 65% | 9.99% ¹ | 1.00% | 1% | 640+ | 70% |
| Express 75 - 24 M (Rate option 1) | 75% | 6.99% | 3.50% | 1% | 640+ | 70% |
| Express 75 - 24 M (Rate option 2) | 75% | 7.99% | 2.50% | 1% | 640+ | 70% |
| Express 75 - 24 M (Rate option 3) | 75% | 9.99% ¹ | 1.00% | 1% | 640+ | 70% |
| FLEX 1ST MORTGAGES | | | | | | |
| Flex 65 - 24 M | 65% | 7.99%* | 2.99% | 1% | 600+ | 85% |
| Flex 75 - 24 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 - 24 M | 80% | 8.99% | 3.50% | 1% | 650+ | 70% |
| FLEX MULTI-RESIDENTIAL & MIXED USE PROPERTIES | | | | | | |
| Multi 65- 12 M | 65% | 9.99% | 3.50% | 1% | 550 | Any |
| FLEXLINE HELOC | | | | | | |
| 1 Year Term (fully open) | 75% | 12.49% | 3.50% | | 550+ | Reasonability of Income |

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 8.99% rate is applied

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

¹No Lender Fee Option. All finder's fee are included in commitment fee.

CONTACT OUR SALES TEAM

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