

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.

EXPRESS 65

24 Months (open after 12mth)
65% LTV, MIN 600 BEACON

THREE RATE OPTIONS

5.99%

2.99% Commitment Fee
Paying 1.00% Finder's Fee

6.99%

1.99% Commitment Fee
Paying 1.00% Finder's Fee

7.99%

1.00% Commitment Fee
Paying 1.00% Finder's Fee
(No Lender Fee)

EXPRESS 75

24 Months (open after 12mth)
75% LTV, MIN 640 BEACON

THREE RATE OPTIONS

6.49%

2.99% Commitment Fee
Paying 1.00% Finder's Fee

7.49%

1.99% Commitment Fee
Paying 1.00% Finder's Fee

8.49%

1.00% Commitment Fee
Paying 1.00% Finder's Fee
(No Lender Fee)

TERMS & CONDITIONS

| | |
|-----------------------------|--|
| Rate Buydown Allowed | Yes |
| Income Verification | Reasonability + |
| TDS | 70% with Reasonability |
| Maximum Mortgage | Up to \$1.50MM |
| 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 | ✓ | ✓ |
| Duplex | ✓ | ✓ |
| 4plex | [one unit must be O/O] | |
| Townhouse | ✓ | ✓ |
| Strata Townhouse | ✓ ² | ✓ ² |
| Apartment Condo ¹ | ✓ ² | ✓ ² |

¹Min 600 sq ft & building must be 20 years or newer

²GTA & GVA only

CONTACT OUR SALES TEAM

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