

# 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.

## 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

<b>Rate Buydown Allowed</b>	Yes
<b>Income Verification</b>	Reasonability +
<b>TDS</b>	70% with Reasonability
<b>Maximum Mortgage</b>	Up to \$1.50MM
<b>Occupancy Type</b>	Owner occupied (Rental up to 4plex under 1 title with 1 unit owner occupied)
<b>Max Amortization</b>	P&I payments up to 35 years or interest only payments
<b>Valuation</b>	From approved appraisal list
<b>Inspection</b>	Required over 65% LTV
<b>Prepayment Penalty</b>	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	✓ <sup>2</sup>	✓ <sup>2</sup>
Apartment Condo <sup>1</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>

<sup>1</sup>Min 600 sq ft & building must be 20 years or newer

<sup>2</sup>GTA & GVA only

## CONTACT OUR SALES TEAM

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