

EXPRESS FIRST MORTGAGE

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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 - B
LOW DOC

12 Months¹
65% LTV, MIN 600 BEACON

5.99%

2.00% Commitment Fee
Paying 1.00% Finder's Fee

A "B-product" price
without the document
requirements of a
conventional "B" deal.

EXPRESS 65

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

THREE RATE OPTIONS

5.99%

2.50% Commitment Fee
Paying 1.00% Finder's Fee

6.99%

1.49% 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)

EXPRESS 80

24 Months (open after 12mth)
80% LTV, MIN 640 BEACON

6.99%

2.99% Commitment Fee
Paying 1.00% Finder's Fee

TERMS & CONDITIONS

Rate Buydown Allowed	Yes
Income Verification	Reasonability + 3 months bank statements, NOA, LOE, paystubs (80% LTV)
TDS	70% with Reasonability
Maximum Mortgage	Up to \$1.50MM \$1.2MM (80% LTV)
Rental Pricing (80% LTV)	Pricing is 8.99% with 3.5% commitment fee, paying 1% finders fee, 60% TDS
Occupancy Type	Owner occupied (Rental up to 4plex under 1 title with 1 unit owner occupied) Purchase Refinance O/O (80% LTV)
Max Amortization	P&I payments up to 35 years or interest only payments
Valuation	From approved appraisal list
Inspection	Required over 65% LTV
Rate Buy Down (80% LTV)	Yes 3 months interest within the first year of the 2 year term.
Prepayment Penalty	¹ Express-B Low Doc: 1 year closed with 3 months prepayment.

LOCATION

A- up to 80% (ON, BC, & AB)
(See our Lending Areas page for definition)

PROPERTY TYPE

LTV	65%	75%	80%
Single Family	✓	✓	✓
Duplex	✓	✓	✓
4plex	[one unit must be O/O]		✓
Townhouse	✓	✓	✓
Strata Townhouse	✓ ²	✓ ²	
Apartment Condo ¹	✓ ²		

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

²GTA & GVA only

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