

UNDERWRITING PRICING SUMMARY

PRODUCTS	LTV	PURCHASE/REFINANCE			BEACON	TDS
EXPRESS 1 ST MORTGAGES		INTEREST RATE	COMMITMENT FEE	FINDER'S FEE		
Express-B Low Doc (12 M**)	65%	5.99%	2.00%	1%	600+	70%
Express 65 – 24 M (Rate option 1)	65%	5.99%	2.50%	1%	600+	70%
Express 65 – 24 M (Rate option 2)	65%	6.99%	1.49%	1%	600+	70%
Express 65 – 24 M (Rate option 3)	65%	7.99% ¹	1.00%	1%	600+	70%
Express 75 – 24 M (Rate option 1)	75%	6.49%	2.99%	1%	640+	70%
Express 75 – 24 M (Rate option 2)	75%	7.49%	1.99%	1%	640+	70%
Express 75 – 24 M (Rate option 3)	75%	8.49% ¹	1.00%	1%	640+	70%
Express 80 – 24 M	80%	6.99%	2.99%	1%	640+	60%
EXPRESS RENTAL PROMO						
Express Rental (12 M)	65%	6.49%	2.49%	1%	600+	70%
FLEX 1 ST MORTGAGES (ON/AB)						
Flex 65 – 24 M	65%	6.99%*	2.49%	1%	600+	85%
Flex 70 – 24 M	70%	7.49%*	2.99%	1%	600+	85%
Flex 75 – 24 M	75%	7.99%*	2.99%	1%	600+	85%
FLEX 1 ST MORTGAGES (BC)						
Flex 65 – 24 M	65%	7.99%*	1.49%	1%	600+	85%
Flex 70 – 24 M	70%	8.49%*	1.99%	1%	600+	85%
Flex 75 – 24 M	75%	8.99%*	1.99%	1%	600+	85%
FLEX 2 ND MORTGAGES						
Flex 65 – 12 M	65%	9.99%	(ON/AB) (BC) 2.50% 2.00%		550+	Any
Flex 70 – 12 M	70%	10.99%	(ON/AB/BC) 2.50%		550+	Any
Flex 75 – 12 M	75%	11.49%	(ON/AB/BC) 2.50%		550+	Any
Flex 80 – 12 M	80%	11.99%	(ON/AB/BC) 2.99%		640+	70%
FLEX 83% BUNDLE ³						
Flex 83 – 24 M	83%	7.99%	2.99%	1%	690+	60%
FLEX MULTI-RESIDENTIAL & MIXED USE PROPERTIES						
Multi 65– 12 M	65%	8.99%	2.99%	1%	550	Any
FLEXLINE HELOC						
1 Year Term (fully open)	65%	10.99%	3.00%		550+	Reasonability of Income
1 Year Term (fully open)	75%	11.99%	3.00%		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 50 bps premium is added to the rate.

** Express-B Low Doc: 1 year closed with 3 months prepayment.

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

² Rental Property Pricing is 8.99% with 3.5% commitment fee, paying 1% finders fee, 60% TDS

³ Owner Occupied

CONTACT OUR SALES TEAM

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