

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 |
| 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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