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UNDERWRITING  
PRICING SUMMARY



PRODUCTS	LTV	PURCHASE/REFINANCE			BEACON	TDS
EXPRESS 1 <sup>ST</sup> MORTGAGES		INTEREST RATE	COMMITMENT FEE	FINDER'S FEE		
Express-B Low Doc (12M <sup>**</sup> )	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% <sup>1</sup>				
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% <sup>1</sup>	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 <sup>ST</sup> MORTGAGES (ON/AB) <sup>***</sup>						
Flex 65 - 12 M	65%	6.99%*	2.49%	1%	600+	85%
Flex 70 - 12 M	70%	7.49%*	2.99%	1%	600+	85%
Flex 75 - 12 M	75%	7.99%*	2.99%	1%	600+	85%
FLEX 1 <sup>ST</sup> MORTGAGES (BC) <sup>***</sup>						
Flex 65 - 12 M	65%	7.99%*	1.49%	1%	600+	85%
Flex 70 - 12 M	70%	8.49%*	1.99%	1%	600+	85%
Flex 75 - 12 M	75%	8.99%*	1.99%	1%	600+	85%
FLEX 2 <sup>ND</sup> MORTGAGES						
Flex 65 - 12 M ( <b>PROMO</b> -Ends Mar31, 2026)	65%	9.49%	1.99%		550+	Any
Flex 70 - 12 M ( <b>PROMO</b> -Ends Mar31, 2026)	70%	9.49%	1.99%		550+	Any
Flex 75 - 12 M	75%	11.49%	2.50%		550+	Any
Flex 80 - 12 M	80%	11.99%	2.99%		640+	70%
FLEX 83% BUNDLE <sup>2</sup>						
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						
Flexline Heloc 65	65%	(1st Mtg   2nd Mtg) 9.99%   10.99%	(1-Yr. Term   2-Yr. Term) 3.00%   4.00%		550+	Reasonability of income
Flexline Heloc 75	75%	(1st Mtg   2nd Mtg) 9.99%   11.99%	(1-Yr. Term   2-Yr. Term) 3.00%   4.00%		550+	Reasonability of income
PREMIERE SMALL TOWN ADVANTAGE <sup>3</sup>						
Small Town 60	60%	7.49%	2.99%	1%	550	Reasonability of income
Small Town 65	65%	7.95%	2.99%	1%	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.

\*\*\* 2 Year Term available with a fee premium.

<sup>1</sup> No Lender Fee Option. All finder's fee are included in commitment fee.

<sup>2</sup> Owner Occupied

<sup>3</sup> For clients in communities with populations under 20,000

CONTACT OUR SALES TEAM

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