

UNDERWRITING PRICING SUMMARY

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PRODUCTS	LTV	PURCHASE/REFINANCE		BEACON	TDS
EXPRESS 1ST MORTGAGES		INTEREST RATE	COMMITMENT FEE	FINDER'S FEE	
Express-B Low Doc (12M ^{**})	65%	5.99%	2.00%	1%	600+
Express 65 - 24 M (Rate option 1)	65%	5.99%	2.50%	1%	600+
Express 65 - 24 M (Rate option 2)	65%	6.99%	1.49%	1%	600+
Express 65 - 24 M (Rate option 3)	65%	7.99% ¹			
Express 75 - 24 M (Rate option 1)	75%	6.49%	2.99%	1%	640+
Express 75 - 24 M (Rate option 2)	75%	7.49%	1.99%	1%	640+
Express 75 - 24 M (Rate option 3)	75%	8.49% ¹	1.00%	1%	640+
Express 80 - 24 M	80%	6.99%	2.99%	1%	640+
EXPRESS RENTAL PROMO					
Express Rental (12 M)	65%	6.49%	2.49%	1%	600+
FLEX 1ST MORTGAGES (ON/AB)^{***}					
Flex 65 - 12 M	65%	6.99%*	2.49%	1%	600+
Flex 70 - 12 M	70%	7.49%*	2.99%	1%	600+
Flex 75 - 12 M	75%	7.99%*	2.99%	1%	600+
FLEX 1ST MORTGAGES (BC)^{***}					
Flex 65 - 12 M	65%	7.99%*	1.49%	1%	600+
Flex 70 - 12 M	70%	8.49%*	1.99%	1%	600+
Flex 75 - 12 M	75%	8.99%*	1.99%	1%	600+
FLEX 2ND MORTGAGES					
Flex 65 - 12 M (PROMO-Ends Mar31, 2026)	65%	9.49%	1.99%		550+
Flex 70 - 12 M (PROMO-Ends Mar31, 2026)	70%	9.49%	1.99%		550+
Flex 75 - 12 M	75%	11.49%	2.50%		550+
Flex 80 - 12 M	80%	11.99%	2.99%		640+
FLEX 83% BUNDLE²					
Flex 83-24 M	83%	7.99%	2.99%	1%	690+
FLEX MULTI-RESIDENTIAL & MIXED USE PROPERTIES					
Multi 65- 12 M	65%	8.99%	2.99%	1%	550
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 ADVANTAGE³					
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.

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

² Owner Occupied

³ For clients in communities with populations under 20,000

CONTACT OUR SALES TEAM

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