

EXPRESS FIRST MORTGAGE

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.

	1-YEAR TERM	2-YEAR TERM
65% LTV	MIN 600 BEACON 5.79% 1.99% Commitment Fee*	MIN 600 BEACON 5.99% 2.49% Commitment Fee*
70% LTV	MIN 640 BEACON 5.99% 2.49% Commitment Fee*	MIN 640 BEACON 6.19% 2.99% Commitment Fee*
75% LTV	MIN 640 BEACON 5.99% 2.99% Commitment Fee*	MIN 640 BEACON 6.69% 2.99% Commitment Fee*
80% LTV	MIN 640 BEACON 6.99% 2.99% Commitment Fee*	MIN 640 BEACON 7.49% 2.99% Commitment Fee*

***Fee includes 100 bps finder's fee for the broker**

Rate and fee structures are interchangeable. You may shift a portion of the lender fee into the interest rate, or adjust the rate downward by applying an additional 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)
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. 25 years for 80% LTV
Valuation	From approved appraisal list
Rate Buy Down (80% LTV)	Yes
Prepayment Penalty	1-year term: closed with 3 months prepayment. 2-year term: closed within the first year with 3 months interest.

LOCATION

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

PROPERTY TYPE

LTV	65%	70%	75%	80%
Single Family	✓	✓	✓	✓
Duplex	✓	✓	✓	✓
4plex	[one unit must be O/O]			✓
Townhouse	✓	✓	✓	✓
Strata Townhouse	✓ ²	✓ ²	✓ ²	
Apartment Condo ¹	✓ ²			

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

²GTA & GVA only

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