

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 | 1-YEAR NO LENDER FEE |
|----------------|---|---|--|
| 65% LTV | MIN 600 BEACON 5.79% 1.99% Commitment Fee* | MIN 600 BEACON 6.29% 2.49% Commitment Fee* | MIN 600 BEACON 6.79% 1.00% Finder's Fee |
| 70% LTV | MIN 640 BEACON 5.99% 2.49% Commitment Fee* | MIN 640 BEACON 6.49% 2.99% Commitment Fee* | MIN 640 BEACON 7.49% 1.00% Finder's Fee |
| 75% LTV | MIN 640 BEACON 5.99% 2.99% Commitment Fee* | MIN 640 BEACON 6.99% 2.99% Commitment Fee* | MIN 640 BEACON 7.99% 1.00% Finder's Fee |
| 80% LTV | MIN 640 BEACON 6.99% 2.99% Commitment Fee* | MIN 640 BEACON 7.99% 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

CONTACT OUR SALES TEAM

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