

# UNDERWRITING PRICING SUMMARY

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PRODUCTS	LTV	PURCHASE/REFINANCE		BEACON	TDS
		INTEREST RATE	COMMITMENT FEE**		
<b>EXPRESS 1<sup>ST</sup> MORTGAGES*</b>					
Express 65 - 12 M <sup>1</sup>	65%	5.79%	1.99%	600+	70%
Express 65 - 24 M	65%	5.99%	2.49%	600+	70%
Express 70 - 12 M <sup>1</sup>	70%	5.99%	2.49%	640+	70%
Express 70 - 24 M	70%	6.19%	2.99%	640+	70%
Express 75 - 12 M <sup>1</sup>	75%	5.99%	2.99%	640+	70%
Express 75 - 24 M	75%	6.69%	2.99%	640+	70%
Express 80 - 12 M <sup>1</sup>	80% <sup>6</sup>	6.99%	2.99%	640+	70%
Express 80 - 24 M	80% <sup>6</sup>	7.49%	2.99%	640+	70%
<b>EXPRESS RENTAL PROMO*</b>					
Express Rental (12 M)	65%	6.49%	2.49%	600+	70%
<b>FLEX 1<sup>ST</sup> MORTGAGES (ON/AB)*</b>					
Flex 65 - 12 M <sup>2</sup>	65%	6.99% <sup>3</sup>	2.49%	600+	85%
Flex 70 - 12 M <sup>2</sup>	70%	7.49% <sup>3</sup>	2.99%	600+	85%
Flex 75 - 12 M <sup>2</sup>	75%	7.99% <sup>3</sup>	2.99%	600+	85%
<b>FLEX 1<sup>ST</sup> MORTGAGES (BC)*</b>					
Flex 65 - 12 M <sup>2</sup>	65%	7.99% <sup>3</sup>	1.49%	600+	85%
Flex 70 - 12 M <sup>2</sup>	70%	8.49% <sup>3</sup>	1.99%	600+	85%
Flex 75 - 12 M <sup>2</sup>	75%	8.99% <sup>3</sup>	1.99%	600+	85%
<b>FLEX 2<sup>ND</sup> MORTGAGES</b>					
Flex 65 - 12 M	65%	8.99%	2.49%	550+	Any
Flex 70 - 12 M	70%	8.99%	2.49%	550+	Any
Flex 75 - 12 M	75%	9.99%	2.99%	550+	Any
Flex 80 - 12 M	80%	11.99%	2.99%	640+	70%
<b>FLEX 83% BUNDLE<sup>4</sup></b>					
Flex 83-12 M	83% <sup>6</sup>	7.99%	2.99%	690+	60%
Flex 83-24 M	83% <sup>6</sup>	8.49%	2.99%	690+	60%
<b>FLEX MULTI-RESIDENTIAL &amp; MIXED USE PROPERTIES*</b>					
Multi 65- 12 M	65%	8.99%	2.99%	550	Any
<b>FLEXLINE HELOC</b>					
Flexline Heloc 65	65%	(1st Mtg   2nd Mtg) 7.99%   9.99%	(1-Yr. Term   2-Yr. Term) 2.49%   3.49%	550+	Reasonability of income
Flexline Heloc 70	70%	(1st Mtg   2nd Mtg) 8.49%   9.99%	(1-Yr. Term   2-Yr. Term) 2.49%   3.49%	550+	Reasonability of income
Flexline Heloc 75	75%	(1st Mtg   2nd Mtg) 8.99%   11.99%	(1-Yr. Term   2-Yr. Term) 2.49%   3.49%	550+	Reasonability of income
<b>PREMIERE SMALL TOWN ADVANTAGE*</b>					
Small Town 60 <sup>5</sup>	60%	7.49%	2.99%	550	Reasonability of income
Small Town 65 <sup>5</sup>	65%	7.95%	2.99%	550	Reasonability of income

## TERMS & CONDITIONS

Products shown denotes the base rate and could change depending on deal specifics.

\*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.

\*\*Fee includes 100 bps finder's fee for the broker (1st mortgages only)

<sup>1</sup> Closed with 3 months prepayment.

<sup>2</sup> 2-year term available with a fee premium.

<sup>3</sup> Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.

<sup>4</sup> Owner Occupied

<sup>5</sup> For clients in communities with populations under 10,000

<sup>6</sup> Max amortization: 25 years

## CONTACT OUR SALES TEAM

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