

UNDERWRITING PRICING SUMMARY

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PRODUCTS	LTV	PURCHASE/REFINANCE		BEACON	TDS
		INTEREST RATE	COMMITMENT FEE**		
EXPRESS 1ST MORTGAGES*					
Express 65 - 12 M ¹	65%	5.79%	1.99%	600+	70%
Express 65 - 12 M ¹ (\$1.5-2M)	65%	6.79%	2.24%	600+	70%
Express 65 - 24 M	65%	6.29%	2.49%	600+	70%
Express 70 - 12 M ¹	70%	5.99%	2.49%	620+	70%
Express 70 - 12 M ¹ (\$1.5-2M)	70%	6.99%	2.74%	620+	70%
Express 70 - 24 M	70%	6.49%	2.99%	620+	70%
Express 75 - 12 M ¹	75%	5.99%	2.99%	640+	70%
Express 75 - 12 M ¹ (\$1.5-2M)	75%	6.99%	2.99%	640+	70%
Express 75 - 24 M	75%	6.99%	2.99%	640+	70%
Express 80 - 12 M ¹	80% ⁶	6.99%	2.99%	640+	70%
Express 80 - 24 M	80% ⁶	7.99%	2.99%	640+	70%
EXPRESS RENTAL PROMO*					
Express Rental (12 M)	65%	6.49%	2.49%	600+	70%
Express Rental (12 M)	70%	6.99%	2.74%	620+	70%
FLEX 1ST MORTGAGES (ON/AB)*					
Flex 65 - 12 M ²	65%	6.99% ³	2.49%	600+	85%
Flex 70 - 12 M ²	70%	7.49% ³	2.99%	600+	85%
Flex 75 - 12 M ²	75%	7.99% ³	2.99%	600+	85%
FLEX 1ST MORTGAGES (BC)*					
Flex 65 - 12 M ²	65%	7.99% ³	1.49%	600+	85%
Flex 70 - 12 M ²	70%	8.49% ³	1.99%	600+	85%
Flex 75 - 12 M ²	75%	8.99% ³	1.99%	600+	85%
FLEX 2ND MORTGAGES*					
Flex 50 - 12 M	50%	8.99%	1.99%	550+	Any
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%
FLEX 83% BUNDLE⁴					
Flex 83-12 M	83% ⁶	7.99%	2.99%	690+	60%
Flex 83-24 M	83% ⁶	8.99%	2.99%	690+	60%
FLEX MULTI-RESIDENTIAL & MIXED USE PROPERTIES*					
Multi 65- 12 M	65%	8.99%	2.99%	550	Any
FLEXLINE HELOC					
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
PREMIERE SMALL TOWN ADVANTAGE*					
Small Town 60 ⁵	60%	7.49%	2.99%	550	Reasonability of income
Small Town 65 ⁵	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)

¹ Closed with 3 months prepayment.

² 2-year term available with a fee premium.

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

⁴ Owner Occupied

⁵ For clients in communities with populations under 10,000

⁶ Max amortization: 25 years

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