

# EXPRESS RENTAL PROMO



The Rental Express is tailored for clients turned away by traditional lenders when looking to acquire property with the specific intention of renting it out. This product is ideal for customers with a proven repayment history.

## EXPRESS RENTAL 65

12 Months  
65% LTV, MIN 600 BEACON

# 6.49%

2.49%\*  
Commitment Fee

## EXPRESS RENTAL 70

12 Months  
70% LTV, MIN 620 BEACON

# 6.99%

2.74%\*  
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 +                                       |
| TDS                  | 70% with Reasonability                                |
| Maximum Mortgage     | Up to \$1.50MM                                        |
| Occupancy Type       | Rental up to 4 units under one title                  |
| Max Amortization     | P&I payments up to 35 years or interest only payments |
| Valuation            | From approved appraisal list                          |
| Prepayment Penalty   | 3 months interest                                     |

### LOCATION

A(ON, BC, & AB)  
(See our Lending Areas page for definition)

### PROPERTY TYPE

|                                 |                        |
|---------------------------------|------------------------|
| LTV                             | 70%                    |
| Single Family                   | ✓                      |
| Duplex                          | ✓                      |
| 4plex                           | [one unit must be O/O] |
| Townhouse                       | ✓                      |
| Strata Townhouse <sup>1,2</sup> | ✓                      |

<sup>1</sup>GTA & GVA only

<sup>2</sup>Min. 600 sqft & building must be 20 years or newer

### CONTACT OUR SALES TEAM

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