

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 ^{1,2}	✓

¹GTA & GVA only

²Min. 600 sqft & building must be 20 years or newer

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