

# EXPRESS FIRST MORTGAGE

1.888.554.9075 | awcapital.ca



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.

|         |                                                  |                                                  |                                                  |                                                  |
|---------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|
| 65% LTV | 1-YEAR TERM<br>Up to \$1.5M                      | 1-YEAR TERM<br>\$1.5 - \$2.0M                    | 2-YEAR TERM<br>Up to \$1.5M                      | 1-YEAR NO LENDER FEE<br>Up to \$1.5M             |
|         | MIN 600 BEACON<br>5.79%<br>1.99% Commitment Fee* | MIN 600 BEACON<br>6.79%<br>2.24% Commitment Fee* | MIN 600 BEACON<br>6.29%<br>2.49% Commitment Fee* | MIN 600 BEACON<br>6.79%<br>1.00% Finder's Fee    |
|         | 70% LTV                                          | 70% LTV                                          | 70% LTV                                          | 70% LTV                                          |
|         | MIN 620 BEACON<br>5.99%<br>2.49% Commitment Fee* | MIN 620 BEACON<br>6.99%<br>2.49% Commitment Fee* | MIN 620 BEACON<br>6.49%<br>2.99% Commitment Fee* | MIN 620 BEACON<br>7.49%<br>1.00% Finder's Fee    |
| 75% LTV | MIN 640 BEACON<br>5.99%<br>2.99% Commitment Fee* | MIN 640 BEACON<br>6.99%<br>2.99% Commitment Fee* | MIN 640 BEACON<br>6.99%<br>2.99% Commitment Fee* | MIN 640 BEACON<br>7.99%<br>1.00% Finder's Fee    |
|         | 80% LTV**                                        | 80% LTV**                                        | 80% LTV**                                        | 80% LTV**                                        |
|         | MIN 640 BEACON<br>6.99%<br>2.99% Commitment Fee* | MIN 640 BEACON<br>6.99%<br>2.99% Commitment Fee* | MIN 640 BEACON<br>7.99%<br>2.99% Commitment Fee* | MIN 640 BEACON<br>7.99%<br>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 +<br>3 months bank statements, NOA, LOE, paystubs (80% LTV)                                            |
| TDS                     | 70% with Reasonability                                                                                               |
| Maximum Mortgage        | Up to \$2.0MM   **\$1.2MM (80% LTV)                                                                                  |
| Occupancy Type          | Owner occupied (Rental up to 4plex under 1 title with 1 unit owner occupied)<br>Purchase   Refinance   O/O (80% LTV) |
| Max Amortization        | P&I payments up to 35 years or interest only payments.<br>25 years for 80% LTV                                       |
| Valuation               | From approved appraisal list                                                                                         |
| Rate Buy Down (80% LTV) | Yes                                                                                                                  |
| Prepayment Penalty      | Closed with 3 months prepayment.                                                                                     |

## 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 <sup>1,2</sup> | ✓                      | ✓   | ✓   | ✓   |
| Apartment Condo <sup>1,2</sup>  | ✓                      |     |     |     |

<sup>1</sup>Min 600 sqft & building must be 20 years or newer  
<sup>2</sup>GTA & GVA only

## CONTACT OUR SALES TEAM

### Canada

Armando Diseri  
Chief Sales Officer  
Agent, Level 2  
647.915.1932  
armando@awcapital.ca

### South Western Ontario

Ariana Diseri  
Interim Business Development  
Manager  
Agent, Level 1  
416.948.6784  
ariana@awcapital.ca

### Alberta

Chris O'Sullivan  
Business Development Manager  
403.928.5436  
chris@awcapital.ca

### GTA - East

Carlos Kabongo  
Business Development Manager  
437.448.9465  
carlos.kabongo@awcapital.ca

### Inside Sales Rep.

Corey Cardellini  
Alberta/ British Columbia  
403.827.3558  
corey.cardellini@awcapital.ca

### British Columbia

Donna Morrison  
Business Development Manager  
604.358.3374  
donna@awcapital.ca