

# COMMON SENSE SOLUTIONS FOR YOUR NON-BANK CLIENTS

## TYPES OF MORTGAGES OFFERED:

- **Urban Residential (min. 10K population):**
  - 1<sup>st</sup> Mortgages – up to 75% LTV on purchases and 70% LTV on Refi/ETO – \$750K or less preferred
  - 2<sup>nd</sup> Mortgages – up to 65% LTV – \$500K or less preferred (including 1<sup>st</sup> mortgage balance)
  - Pricing as per current rate sheet
- **Small Town Residential (under 10K population):**
  - 1<sup>st</sup> Mortgages Only – up to 65% LTV on purchases and 60% LTV on Refi/ETO – \$500K or less preferred
  - Pricing as per current rate sheet
- **Other Property Types:**
  - Rural Residential, Recreational, Acreages, Land, and Mobile Homes (owned land)
  - 1<sup>st</sup> Mortgages Only – up to 50 - 60% LTV – dependent on security and file particulars
  - Individual pricing/terms will apply

*No construction, agriculture, commercial and/or development mortgages offered*

## UNDERWRITING GUIDELINES:

- **Approvals based primarily on equity, not income or credit**
- **No credit/beacon score requirements**
- **No debt servicing requirements**
- **No income verification required in most cases**
- Able to address more complex borrower circumstances: damaged credit, bankruptcies, collections, judgments, divorce/estate matters, tax issues, foreclosures, etc.
- Flexible payment and amortization options, including interest only and prepaid payment options

## DEAL SUBMISSION:

- Submit new files via **Filelogix, Velocity** or **Lendesk**
- Email supporting documents to [lending@premhome.ca](mailto:lending@premhome.ca)
- Fax toll-free to 1-877-600-3362



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**PREMIERE**<sup>™</sup>  
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**Quick. Simple. Approved.**<sup>™</sup>

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*Effective May 30, 2023. Subject to change without notice.*