

PREFERRED PRICING PROGRAM



URBAN RESIDENTIAL MORTGAGES (Minimum 10K population)

1 ST MORTGAGES		Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
OPTION 1	Rate	4.99%	5.25%	5.75%	N/A
	Premiere Fee	2%	2%	2%	
OPTION 2	Rate	5.99%	6.25%	6.75%	7.25%
	Premiere Fee	1%	1%	1%	1%
OPTION 3	Rate	6.99%	7.25%	7.75%	8.25%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee
Amortization Options		Interest Only or up to 30 years		Up to 30 years	

SMALL TOWN RESIDENTIAL MORTGAGES (Under 10K population)

1 ST MORTGAGES		Up to 55% LTV	Up to 60% LTV	Up to 65% LTV
OPTION 1	Rate	5.99%	6.25%	N/A
	Premiere Fee	2%	2%	
OPTION 2	Rate	6.99%	7.25%	7.75%
	Premiere Fee	1%	1%	1%
OPTION 3	Rate	7.99%	8.25%	8.75%
	Premiere Fee	No Fee	No Fee	No Fee
Amortization Options		Up to 30 years		

We also lend on rural properties, acreages, raw land, mobile homes and small commercial. Individual pricing and terms would apply.

2ND MORTGAGES

Urban & Small Town Residential

- Add 2% to 1st mortgage rates
- Urban - Up to 70% LTV
- Small Town - Up to 60% LTV
- 3 month prepayment penalty

SET YOUR OWN BROKER FEE & KEEP 100%

What works best for your client?

- Standard 1 year term, add 1% to rate for 2 year term
- OPTION 1 & 2 - FULLY OPEN at no added cost
- OPTION 3 - FULLY OPEN after 6 months at no added cost (Add 0.5% for fully open any time)
- For mortgages over \$500K contact us for individual pricing

Effective October 1, 2021 - Interest rates, fees and terms quoted are subject to approval and / or change without notice. Pricing may vary depending on individual client circumstances and security.



PREMIERETM
MORTGAGE

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