

# PREFERRED PRICING PROGRAM

BRITISH COLUMBIA  
ALBERTA  
ONTARIO

## URBAN RESIDENTIAL MORTGAGES (Minimum 10K population)

1 <sup>ST</sup> MORTGAGES		Up to 50% LTV	Up to 55% LTV	Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
<b>OPTION 1</b>	Rate	5.25%	5.45%	5.95%	6.25%	6.45%	N/A
	Premiere Fee	2%	2%	2%	2%	2%	
<b>OPTION 2</b>	Rate	6.25%	6.45%	6.95%	7.25%	7.45%	7.95%
	Premiere Fee	1%	1%	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	7.25%	7.45%	7.95%	8.25%	8.45%	8.95%
	Premiere Fee	No Fee	No 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 <sup>ST</sup> MORTGAGES		Up to 50% LTV	Up to 55% LTV	Up to 60% LTV	Up to 65% LTV
<b>OPTION 1</b>	Rate	5.95%	6.25%	6.75%	N/A
	Premiere Fee	2%	2%	2%	
<b>OPTION 2</b>	Rate	6.95%	7.25%	7.75%	8.25%
	Premiere Fee	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	7.95%	8.25%	8.75%	9.25%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee
Amortization Options		Up to 30 years			

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

### 2ND MORTGAGES

#### Urban & Small Town Residential

- Add 2.5% to 1st mortgage rates
- Urban - Up to 70% LTV
- Small Town - Up to 60% LTV
- 3 month prepayment penalty
- 30 year amortization

### SET YOUR OWN BROKER FEE & KEEP 100%

- 1 year term is standard, add 1% to rate for 2 year term
- OPTION 1 & 2 - FULLY OPEN for term
- OPTION 3 - FULLY OPEN after 6 months (Add 0.5% for fully open)
- After initial term - 3 month interest prepayment penalty will apply
- \$350 application fee will apply with all approvals
- **For mortgages over \$500K contact us for individual pricing**

Effective May 4, 2022 - 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.



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