

# 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	6.95%	7.25%	7.45%	7.65%	7.75%	N/A
	Premiere Fee	2%	2%	2%	2%	2%	
<b>OPTION 2</b>	Rate	7.95%	8.25%	8.45%	8.65%	8.75%	9.45%
	Premiere Fee	1%	1%	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	8.95%	9.25%	9.45%	9.65%	9.75%	10.45%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee
<b>Amortization Options</b>		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	7.75%	7.95%	8.45%	N/A
	Premiere Fee	2%	2%	2%	
<b>OPTION 2</b>	Rate	8.75%	8.95%	9.45%	10.25%
	Premiere Fee	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	9.75%	9.95%	10.45%	11.25%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee
<b>Amortization Options</b>		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 September 15, 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.



**PREMIERE**<sup>TM</sup>  
MORTGAGE

**1.866.460.4409**  
lending@premhome.ca  
www.premhome.ca

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BRITISH COLUMBIA X014789 • ALBERTA 21710240 • ONTARIO 13231