

PREFERRED PRICING PROGRAM

BRITISH COLUMBIA
ALBERTA
ONTARIO

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	7.95%	8.25%	8.75%	N/A
Premiere Fee	2%	2%	2%	
OPTION 2 Rate	8.95%	9.25%	9.75%	9.95%
Premiere Fee	1%	1%	1%	1%
OPTION 3 Rate	9.95%	10.25%	10.75%	10.95%
Premiere Fee	No Fee	No Fee	No Fee	No Fee
Amortization Options	Interest Only or Up to 35 years			Up to 35 years

* Up to 75% LTV on purchases - 70% LTV on refinances and equity takeouts

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	8.25%	8.45%	N/A
Premiere Fee	2%	2%	
OPTION 2 Rate	9.25%	9.45%	10.25%
Premiere Fee	1%	1%	1%
OPTION 3 Rate	10.25%	10.45%	11.25%
Premiere Fee	No Fee	No Fee	No Fee
Amortization Options	Up to 30 years		

* Up to 65% LTV on purchases - 60% LTV on refinances and equity takeouts

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

2ND MORTGAGES

Urban Residential only

- Add 2.5% to 1st mortgage rates
- Urban - Up to 65% LTV considered
- 3 month prepayment penalty
- 30 year amortization
- Small Town Residential - 1st mortgages only

SET YOUR OWN BROKER FEE & KEEP 100%

- 1 year term is standard, add .75% 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 \$750K contact us for individual pricing**

Effective May 30, 2023 - Interest rates, fees and terms quoted are subject to formal approval and/or change without notice.
Pricing and approval terms may vary depending on individual borrower circumstances, security, and purpose of funds.



PREMIERETM
MORTGAGE

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