

## Premiere Mortgage – Preferred Pricing Program

Effective February 16, 2010 – Interest rates, fees and terms subject to change without notification.

### Urban Residential Properties – Minimum Population 20,000 (flexible)

<b>1<sup>st</sup> Mortgages</b>	<b>Purchases</b>	<b>Refinance</b>
Up to 40% LTV	5.9%	6.5%
41% - 50% LTV	6.40%	7.25%
51% - 55% LTV	6.69%	6.99%
56% - 60% LTV	7.25%	7.99%
61% - 65% LTV	7.69%	8.85%
66% - 70% LTV	7.99%	9.25%
71% - 75% LTV	8.25%	N/A

\* **Premiere fees are 1% plus \$350 administration fee – YOU ADD YOUR FEE & KEEP 100%!**

<b>2<sup>nd</sup> Mortgages</b>	<b>Purchases</b>	<b>Refinance</b>
Up to 50% LTV	9.15%	9.70%
51% - 55% LTV	9.60%	10.15%
56% - 60% LTV	11.15%	11.40%
61% - 65% LTV	11.65%	12.15%

\* **1.5% Lender fee plus broker fees (split 50/50).**

### Rural/Small Town Residential Properties

<b>1<sup>st</sup> Mortgages</b>	<b>Purchases</b>	<b>Refinance</b>
Up to 50% LTV	9.10%	9.65%
51% - 55% LTV	9.40%	10.15%
56% - 60% LTV	9.65%	10.70%
61% - 65% LTV	10.10%	11.10%

\* **1% Lender fee plus broker fees (split 50/50).**

<b>2<sup>nd</sup> Mortgages</b>	<b>Purchases</b>	<b>Refinance</b>
Up to 50% LTV	11.10%	12.10%
Up to 55% LTV	12.20%	13.20%

\* **2.0% Lender fee plus broker fees (split 50/50).**

### Mortgage Terms:

\***FLEX-PRICING:** Lender fees can be reduced or eliminated by increasing the interest rate proportionately OR reduce the interest rate by increasing the lender fees proportionately – **YOU DECIDE!**

\*All interest rates are quoted based on a 1 year term; 2 year terms are available subject to a .50% increase in interest rate.

\*Maximum Amortization – No limit.

\*Interest only, interest accrual and prepaid mortgage options available.

### Exceptions – Please call for individual pricing:

\*Any mortgages less than \$25,000 or more than \$500,000.

\*Properties in single industry communities and semi-remote or remote areas.

\*Purchase financing by way of Option to Purchase or Agreement for Sale agreements.

\*Mortgages where secondary financing will be involved.

\*Raw Land, Acreages or Farms.

\*No Commercial or Construction mortgages.

\*Mobile Homes on own land (no parks).

\*Foreclosures or equivalent.

\*Homes in less than good condition.

\*Deals that don't make sense (i.e. – A senior earning \$15K/year looking to secure mortgage with \$12K in payments).

### Rental Properties:

\*LTV reduced by 5-10% from LTV maximums listed above.

\*A .50% increase for both interest rates and lenders fees will apply.

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

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