

COMMON SENSE SOLUTIONS FOR YOUR NON-BANK CLIENTS

TYPES OF MORTGAGES OFFERED:

• Urban Residential (min. 10K population):

- 1st Mortgages – up to 75% LTV
 - \$1 million or less preferred
- 2nd Mortgages – up to 70% LTV – \$750K or less preferred (including 1st mortgage balance)
- Pricing as per current rate sheet

• Small Town Residential (under 10K population):

- 1st Mortgages – up to 60% LTV
 - \$750K or less preferred
- 2nd Mortgages – Up to 55% LTV - \$500K or less preferred (including 1st mortgage balance)
- Pricing as per current rate sheet

• Other Property Types:

- Rural Residential, Recreational, Commercial, Acreages, Land, and Mobile Homes (owned land)
- 1st Mortgages Only – up to 50 - 60% LTV
 - dependent on security and file particulars
- Individual pricing/terms will apply

UNDERWRITING GUIDELINES:

- Approvals based primarily on equity, not income or credit
- No credit/beacon score requirements
- No debt servicing requirements
- No income verification requirements
- Able to address more complex borrower circumstances: damaged credit, bankruptcies, collections, judgments, divorce/estate matters, tax issues, foreclosures, etc.
- Flexible payment and amortization options, including interest only and prepaid payment options

DEAL SUBMISSION:

- Submit new files via **Filelogix**, **Velocity** or **Lendesk**
- Email supporting documents to lending@prehome.ca
- Fax toll-free to 1-877-600-3362

No construction and/or development mortgages offered



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Lending guidelines are subject to change without notice.