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 65% LTV
        - $750K or less preferred

    - 2nd Mortgages – Up to 60% 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

No construction and/or development mortgages offered

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 **Filogix**, **Velocity** or **Lendesk**

- Email supporting documents to lending@premhome.ca

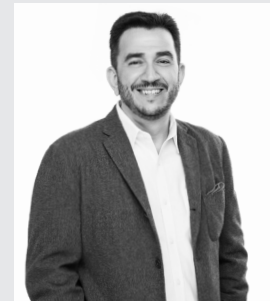- Fax toll-free to 1-877-600-3362

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Lending guidelines are subject to change without notice.