

# COMMON SENSE SOLUTIONS FOR YOUR NON-BANK CLIENTS

## TYPES OF MORTGAGES OFFERED:

- **Urban Residential (min. 10K population):**
  - 1<sup>st</sup> Mortgages – up to 75% LTV
    - \$1 million or less preferred
  - 2<sup>nd</sup> Mortgages – up to 70% LTV – \$750K or less preferred (including 1<sup>st</sup> mortgage balance)
  - Pricing as per current rate sheet
- **Small Town Residential (under 10K population):**
  - 1<sup>st</sup> Mortgages – up to 60% LTV
    - \$750K or less preferred
  - 2<sup>nd</sup> Mortgages – Up to 55% LTV - \$500K or less preferred (including 1<sup>st</sup> mortgage balance)
  - Pricing as per current rate sheet
- **Other Property Types:**
  - Rural Residential, Recreational, Commercial, Acreages, Land, and Mobile Homes (owned land)
  - 1<sup>st</sup> 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 **Filefix**, **Velocity** or **Lendesk**
- Email supporting documents to [lending@premhome.ca](mailto:lending@premhome.ca)
- Fax toll-free to 1-877-600-3362

*No construction and/or development mortgages offered*



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

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**Quick. Simple. Approved.**<sup>TM</sup>

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*Lending guidelines are subject to change without notice.*