

Urban Residential Mortgages – Min Population 15,000

1st Mortgages		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
OPTION 1	Rate	5.99%	6.75%	6.99%	7.49%	N/A
	Premiere Fee	2%	2%	2%	2%	
OPTION 2	Rate	6.99%	7.75%	7.99%	8.49%	8.99%
	Premiere Fee	1%	1%	1%	1%	1%
OPTION 3	Rate	7.99%	8.75%	8.99%	9.49%	9.99%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee	No Fee
Amortization Options		Interest Only or up to 30 years			Up to 30 years	Up to 25 years

WE'LL COLLECT YOUR BROKER FEE FOR YOU!

- 1 year term, 3 month prepayment standard. Longer terms available (up to 3 years) with an additional 1% added to the rate for each additional year
- OPEN Mortgage available with additional 1% added to Premiere Fee -.50% for open after 6 months
- Interest accrual and prepaid options available
- \$350 administration fee applies
- **Mortgages over \$500K - Contact us for individual pricing.**

2ND MORTGAGES – Urban Residential properties

- Add 3% to 1st mortgage rates
- Up to 70% LTV considered
- Up to 25 year amortization
- Same fee structure plus broker fees split 50/50
- 3 month prepayment penalty

Small Town Residential Mortgages

1st Mortgages		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV
OPTION 1	Rate	7.45%	7.95%	N/A
	Lender Fee	2%	2%	
OPTION 2	Rate	8.45%	8.95%	9.45%
	Lender Fee	1%	1%	1%
OPTION 3	Rate	9.45%	9.95%	10.45%
	Lender Fee	No Fee	No Fee	No Fee
Amortization Options		Up to 30 years	Up to 25 years	

2ND MORTGAGES – Small Town / Semi-rural properties

- Add 3% to 1st mortgage rates
- Up to 60% LTV considered
- Up to 25 year amortization
- Same fee structure plus broker fees split 50/50
- 3 month prepayment penalty

- Mortgages over \$300K - Contact us for individual pricing
- Broker fees to apply over and above lender fees (split 50/50)

*Effective July 11, 2018 – Interest rates, fees and terms quoted are subject to approval and/or change without notice.
Pricing may vary depending on individual client circumstances and security.*