

# FALL SPECIAL

Discount pricing only available until October 31, 2021



## URBAN RESIDENTIAL MORTGAGES (Minimum 10K population)

1 <sup>ST</sup> MORTGAGES		Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
<b>OPTION 1</b>	Rate	4.99%	5.25%	5.75%	N/A
	Premiere Fee	2%	2%	2%	
<b>OPTION 2</b>	Rate	5.99%	6.25%	6.75%	7.25%
	Premiere Fee	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	6.99%	7.25%	7.75%	8.25%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee
<b>Amortization Options</b>		Interest Only or up to 30 years		Up to 30 years	

## SMALL TOWN RESIDENTIAL MORTGAGES (Under 10K population)

1 <sup>ST</sup> MORTGAGES		Up to 55% LTV	Up to 60% LTV	Up to 65% LTV
<b>OPTION 1</b>	Rate	5.99%	6.25%	N/A
	Premiere Fee	2%	2%	
<b>OPTION 2</b>	Rate	6.99%	7.25%	7.75%
	Premiere Fee	1%	1%	1%
<b>OPTION 3</b>	Rate	7.99%	8.25%	8.75%
	Premiere Fee	No Fee	No Fee	No Fee
<b>Amortization Options</b>		Up to 30 years		

We also lend on rural properties, acreages, raw land, mobile homes and small commercial. Individual pricing and terms would apply.

### 2ND MORTGAGES

#### Urban & Small Town Residential

- Add 2% to 1st mortgage rates
- Urban - Up to 70% LTV
- Small Town - Up to 60% LTV
- 3 month prepayment penalty

### SET YOUR OWN BROKER FEE & KEEP 100%

#### What works best for your client?

- Standard 1 year term, add 1% to rate for 2 year term
- OPTION 1 & 2 - FULLY OPEN at no added cost
- OPTION 3 - FULLY OPEN after 6 months at no added cost (Add 0.5% for fully open any time)
- For mortgages over \$500K contact us for individual pricing

Effective October 1, 2021 - 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.



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

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