

# PREFERRED PRICING PROGRAM

BRITISH COLUMBIA  
ALBERTA  
ONTARIO

## URBAN RESIDENTIAL MORTGAGES (Minimum 10K population)

1 <sup>ST</sup> MORTGAGES		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
<b>OPTION 1</b>	Rate	7.75%	8.15%	8.25%	8.75%	N/A
	Premiere Fee	2%	2%	2%	2%	
<b>OPTION 2</b>	Rate	8.75%	9.15%	9.25%	9.75%	10.15%
	Premiere Fee	1%	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	9.75%	10.15%	10.25%	10.75%	11.15%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee	No Fee
<b>Amortization Options</b>		Interest Only or Up to 35 years				Up to 35 years

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

1 <sup>ST</sup> MORTGAGES		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV
<b>OPTION 1</b>	Rate	8.55%	8.75%	N/A
	Premiere Fee	2%	2%	
<b>OPTION 2</b>	Rate	9.55%	9.75%	10.55%
	Premiere Fee	1%	1%	1%
<b>OPTION 3</b>	Rate	10.55%	10.75%	11.55%
	Premiere Fee	No Fee	No Fee	No Fee
<b>Amortization Options</b>		Up to 30 years		

We also lend on rural residential and recreational properties, acreages, land, small commercial, and mobile homes (owned land). Individual pricing and terms would apply.

### 2ND MORTGAGES

#### Residential mortgages only

- Add 2.5% to 1st mortgage rates
- Urban - Up to 70% LTV
- Small Town - Up to 60% LTV considered
- 3 month prepayment penalty
- 30 year amortization

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

- 1 year term is standard, add 1.0% to rate for 2 year term
- OPTION 1 & 2 - FULLY OPEN for term
- OPTION 3 - FULLY OPEN after 6 months (Add 0.5% for fully open)
- After initial term - 3 month interest prepayment penalty will apply
- \$350 application fee will apply with all approvals
- **For mortgages over \$1 million, please contact us to discuss**

Effective August 16, 2024 - Interest rates, fees and terms quoted are subject to formal approval and/or change without notice. Pricing and approval terms may vary depending on individual borrower circumstances, security, and purpose of funds.



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

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