

# 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	6.95%	7.35%	7.45%	7.85%	N/A
	Premiere Fee	2%	2%	2%	2%	
<b>OPTION 2</b>	Rate	7.95%	8.35%	8.45%	8.85%	9.35%
	Premiere Fee	1%	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	8.95%	9.35%	9.45%	9.85%	10.35%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee	No Fee
Amortization Options		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	7.65%	8.25%	N/A
	Premiere Fee	2%	2%	
<b>OPTION 2</b>	Rate	8.65%	9.25%	9.65%
	Premiere Fee	1%	1%	1%
<b>OPTION 3</b>	Rate	9.65%	10.25%	10.65%
	Premiere Fee	No Fee	No Fee	No Fee
Amortization Options		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 December 12, 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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