

# Equity Plus

## 1st Mortgage – 1-Year Term

Our tailored mortgage solutions are designed for clients looking for flexible financing options for purchases, refinances, or equity take-outs. Whether they're managing high-interest debt, self-employment challenges, or low credit scores, discover unique mortgage solutions tailored to your needs.

Beacon	LTV	Open	Closed
	50%	6.79%	7.59%
660+	60%	6.89%	7.69%
	65%	6.99%	7.79%
600-659	50%	7.09%	7.89%
	60%	7.39%	8.19%
	65%	7.69%	8.49%
575-599	50%	7.35%	8.15%
	60%	7.89%	8.69%
	65%	8.45%	9.25%
<b>Lender Fee</b>		1.25%	1.00%

### TERMS & CONDITIONS

<b>Income Verification</b>	<ul style="list-style-type: none"><li>• Stated income</li><li>• A stated income declaration must be signed at the borrower's lawyer or notary, matching the income on the mortgage application.</li><li>• Borrower must demonstrate capacity to repay the loan and an exit strategy.</li></ul> <b>No MAX GDS/TDS.</b>
<b>Loan Amount</b>	\$100,000 to \$2 million, subject to a sliding scale based on the property and deal specifics.
<b>LTV and Rates</b>	<ul style="list-style-type: none"><li>• Rates vary based on LTV and the borrower's beacon score.</li><li>• Up to 65% LTV for Purchases and Refinances.</li><li>• Up to 55%-60% LTV for Private Refinances.</li></ul>
<b>Property Type</b>	Single-family and multi-family up to three units, Long-term rentals are acceptable.
<b>Amortization</b>	Interest only or up to 40 years amortization.
<b>Term Length</b>	One-year term

### LOCATION

GTA and Metropolitan Area  
(Other conditions may apply.)

PLEASE SUBMIT YOUR APPLICATIONS TO [DEALS@UPTOWN.CA](mailto:DEALS@UPTOWN.CA)