

First Choice Express

1st Mortgage – 2-Year Term



Our First Choice Express product is designed for clients with a proven history of reliable payments, offering an excellent alternative to traditional lenders. With competitive rates and flexible options, this solution is ideal for those who need a tailored approach to financing. Perfect for clients seeking affordability without compromising on quality.

PRODUCT	RATE	COMMITMENT FEE	NOTES
EXPRESS 65	5.99%	2.49%	65% LTV, MIN 600 BEACON (Open after 12 Months)
	6.99%	1.49%	
	7.99%	0.50%	
EXPRESS 75	6.49%	2.49%	75% LTV, MIN 640 BEACON (Open after 12 Months)
	7.49%	1.49%	
	8.49%	0.50%	

TERMS & CONDITIONS

Income Verification	6-12 months bank statements, NOA, LOE, paystubs
TDS	70% with Reasonability
Maximum Mortgage	Up to \$1.50MM
Occupancy Type	Owner occupied (Rental up to 4plex under 1 title with 1 unit owner occupied)
Max Amortization	P&I payments up to 35 years or interest only payments
Valuation	From approved appraisal list
Inspection	Required over 65% LTV
Prepayment Penalty	2 yr term, open after year one. Prepayment penalty is 3 months interest within the first year.

LOCATION

Ontario Only

PROPERTY TYPE

LTV	65%	75%
Single Family	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Duplex	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4plex	one unit must be O/O	
Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Strata Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Apartment Condo	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**GTA Only. Min 600 sq ft & building must be 20 years or newer. Other conditions may apply.*

905.738.6965

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PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA