

# Second Choice 2nd Mortgage

Flexible solutions suited for clients who are self-employed, have bruised credit, or navigating through a significant life event. Whether you're looking to pay down high-interest debt, leverage the equity in your home, or address unique financial challenges, Uptown is here for you. Uptown provides prompt underwriting, and a seamless application process, making alternative lending simple.

PRODUCTS	RATE	COMMITMENT FEE	NOTES
<b>SECOND CHOICE 65</b> 1 Year Purchase / Refinance	9.99%	3.50%	65% LTV, MIN 550 BEACON REASONABILITY OF INCOME & TDS
<b>SECOND CHOICE 75</b> 1 Year Purchase / Refinance	11.49%	3.50%	75% LTV, MIN 550 BEACON REASONABILITY OF INCOME & TDS
<b>SECOND CHOICE 80*</b> 1 Year Purchase / Refinance	12.50%	4.00%	80% LTV, MIN 650 BEACON VERIFIABLE INCOME REQUIRED 70% TDS MAX OWNER OCCUPIED PROPERTIES ONLY

## TERMS & CONDITIONS

Income Verification (if required)	6-12 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	\$500,000   *\$300,000 for Second Choice 80
Pricing	Add 50 bps to loans over \$300K Open without penalty at no extra charge
Occupancy Type	Owner occupied and/or rental
Max Amortization	P&I payments up to 35 years or interest only payments *80% LTV - 35 year amortization only
Valuation	From approved appraisal list
Inspection	Required on loans over 70% LTV May be waived on MLS purchases


## LOCATION

Up to 80%\* - Ontario Only

## PROPERTY TYPE

LTV	65%	75%	80%
Single Family	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Townhouse/Duplex	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Apartment Condo	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

GTA Only  
Other conditions may apply.

 905.738.6965

 deals@uptown.ca

 uptownfinancial.ca

PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA