

First Choice 1st Mortgage



Our customized mortgage solutions are perfect for individuals who are self-employed, new to Canada, starting a new job, or navigating a recent life event. Explore mortgage options designed to fit your unique needs, featuring flexible underwriting and a simple application process.

PRODUCT	RATE	COMMITMENT FEE	NOTES
CHOICE 65 24 Months (Open after 12 Months)	6.99%*	1.99%	*Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.
CHOICE 70 24 Months (Open after 12 Months)	7.49%*	2.49%	*Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.
CHOICE 75 24 Months (Open after 12 Months)	7.99%*	2.49%	*Owner occupied properties only with a 600 beacon or higher and TDS under 85%. Otherwise a 50 bps premium is added to the rate.

TERMS & CONDITIONS

Income Verification (if required)	6-12 months bank statements, NOA, LOE, paystubs
Maximum Mortgage	Up to \$2MM (75% LTV)
Occupancy Type	Owner-occupied and/or rental properties; rentals subject to a 12-month term
Max Amortization	P&I payments up to 35 years or interest only payments
Valuation	From approved appraisal list
*Other Terms	Owner occupied properties only with a 600 beacon or higher, TDS under 85% and loans under \$1.5M. Otherwise a 50 bps premium is added to the rate.

LOCATION

Up to 75% in:

Toronto (GTA)	Markham
Aurora	Mississauga
Barrie	Newmarket
Brampton	Ottawa
Caledon	Richmond Hill
Guelph	Scarborough
Hamilton	Vaughan
Kitchener	Waterloo
London	

PROPERTY TYPE

LTV	65%	75%
Single Family	☒	☒
Duplex	☒	☒
4plex	one unit must be O/O	
Townhouse	☒	☒
Strata Townhouse	☒	☒
Apartment Condo	☒	
*GTA Only Other conditions may apply.		

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 uptownfinancial.ca

PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA