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

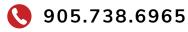
6-12 months bank statements, NOA, LOE, paystubs	
Up to \$2MM (75% LTV)	
Owner-occupied and/or rental properties; rentals subject to a 12-month term	
P&I payments up to 35 years or interest only payments	
From approved appraisal list	
Owner occupied properties only with a 600 beacon or higher, TDS under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

LOCATION

Up to 75% in: Toronto (GTA) Markham Mississauga Aurora 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 ma	y apply.		







uptownfinancial.ca

PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA