Equity Plus

UPTOWN FINANCIAL

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
660+	50%	5.80%	6.60%
	60%	5.90%	6.70%
	65%	5.99%	6.80%
600-659	50%	6.50%	7.30%
	60%	6.50%	7.30%
	65%	6.50%	7.30%
575-599	50%	7.10%	7.90%
	60%	7.65%	8.45%
	65%	7.95%	8.75%
Lender Fee		1.25%	1.00%

TERMS & CONDITIONS

Income Verification	• Stated income • A stated income declaration must be signed at the borrower's lawyer or notary, matching the income on the mortgage application. • Borrower must demonstrate capacity to repay the loan and an exit strategy. **No MAX GDS/TDS.**
Loan Amount	$100,000 to $2 million, subject to a sliding scale based on the property and deal specifics.
LTV and Rates	• Rates vary based on LTV and the borrower's beacon score. • Up to 65% LTV for Purchases and Refinances. • Up to 55%-60% LTV for Private Refinances.
Property Type	Single-family and multi-family up to three units, Long-term rentals are acceptable.
Amortization	Interest only or up to 40 years amortization.
Term Length	One-year term

LOCATION

GTA and Metropolitan Area
(Other conditions may apply.)

PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA

Ver. 10/02/2025