

First Choice Express

1st Mortgage – 2-Year Term

UPTOWN
FINANCIAL

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-B LOW DOC	5.99%	1.50%	65% LTV, MIN 600 BEACON (12 Months ¹)
EXPRESS 65	5.99%	2.00%	65% LTV, MIN 600 BEACON (Open after 12 Months)
	6.99%	0.99%	
	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%	
EXPRESS 80	6.99%	2.49%	80% LTV, MIN 640 BEACON (Open after 12 Months)

TERMS & CONDITIONS

Income Verification	6-12 months bank statements, NOA, LOE, paystubs
TDS	70% with Reasonability
Maximum Mortgage	Up to \$1.50MM \$1.2MM (80% LTV)
Occupancy Type	Owner occupied (Rental up to 4plex under 1 title with 1 unit owner occupied) Purchase Refinance O/O (80% LTV)
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. ¹ Express-B Low Doc: 1 year closed with 3 months prepayment.

LOCATION

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

PROPERTY TYPE

LTV	65%	75%	80%
Single Family	✓	✓	✓
Duplex	✓	✓	✓
4plex	one unit must be O/O	✓	✓
Townhouse	✓	✓	✓
Strata Townhouse	✓	✓	
Apartment Condo	✓		

*GTA Only.

¹Min 600 sq ft & building must be 20 years or newer. Other conditions may apply.



905.738.6965



deals@uptown.ca



uptownfinancial.ca

PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA