

# Urban & Rural

## 1st & 2nd Open Mortgages

Uptown provides comprehensive 1st and 2nd mortgage solutions for urban and rural properties, including hobby farms. With options for varying LTVs and flexible terms, our products cater to the diverse financing needs of your clients, ensuring they receive the right mortgage solution.

### Urban Pricing

1st Mortgage **\$2500 minimum fee			2nd Mortgage **\$2000 minimum fee		
LTV	Starting Rate	Lender Fee	LTV	Starting Rate	Lender Fee
< = 50%	6.99%	1.50%	< = 50%	8.49%	2.50%
51% to 65%	6.99%	1.50%	51% to 60%	9.25%	2.50%
66% to 70%	8.49%	1.50%	61% to 65%	9.49%	2.50%
71% to 75%	9.49%	1.50%	66% to 70%	9.99%	2.50%
			71% to 75%	10.75%	2.50%

1st Urban & Rural Pricing: Minimum \$500K, Maximum \$1M

Fully Open Terms: Available after 3 months upon request

2nd Position Available: Behind collateral charge

Adjust fees and rates to fit your needs—choose between lower fees with higher rates. Rates as low as 7.49% with an increased fee.

### Rural Pricing

1st Mortgage **\$2500 minimum fee			2nd Mortgage **\$2000 minimum fee	
LTV	Starting Rate	Lender Fee	Starting Rate	Lender Fee
< = 50%	8.49%	2%	9.25%	2.50%
51% to 60%	9.25%	2%	10.25%	2.50%
61% to 65%	9.49%	2%	11.25%	2.50%
66% to 70%	9.99%	2%		

### What you need to know

#### Open period on fixed terms

All fixed terms have a 30-day open period before maturity

#### Penalties

3-months Interest for closed terms

#### Property Types

Residential up to 4Plex, Waterfront, Hobby Farms

#### Deal size

Minimum \$25,000

#### 2nd behind Home Equity Bank

Up to 60% in major urban areas

PLEASE SUBMIT YOUR APPLICATIONS TO [DEALS@UPTOWN.CA](mailto:DEALS@UPTOWN.CA)

Terms and conditions are subject to change without notice. All loans are reviewed and approved on a case-by-case basis.

Ver.03/02/2026