

HELOC

Fully Open

Our Home Equity Line of Credit (HELOC) is designed for borrowers looking to access their home's equity with greater flexibility. Built on an equity-first approach, it offers faster decision-making, streamlined execution, and adaptable financing solutions across a wide range of scenarios — including corporate borrowers, rural or cottage properties, and credit-challenged files.


Product Specifications	1st Position	2nd Position
Max LTV	75% Urban	65% Urban
Loan Amount	\$100K - \$1 Million	\$50K - \$350K
Interest Rate	8.49%	9.99%
Interest Type	Fixed	Fixed
Lender Fee	2.00%	3.00%
Term	2 Years	1 Year

Key Features

- Equity lending approach
- No minimum beacon
- Available in urban and rural ON
- Owner occupied and rental
- Minimum draw amount \$5,000
- Annual fee \$595

Where This Works

- Credit-challenged borrowers requiring an equity-based approach
- Corporate or non-traditional borrower structures
- Rural, cottage, and non-standard property types
- Time-sensitive transactions requiring faster approvals
- Files requiring exceptions outside traditional policy
- Clients needing revolving access to equity vs fixed-term financing

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PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA