

Second Choice 2nd Mortgage



Introducing Uptown Financial's Second Choice program — a flexible option designed to help clients move forward with clarity and confidence. With a smooth process, responsive underwriting, and a simplified approach to alternative lending, Uptown makes finding the right solution feel straightforward and empowering.

PRODUCT	LTV	RATE	FEE
SECOND CHOICE 50 1 Year Closed	50%	8.99%	2.49%
SECOND CHOICE 65 1 Year Open	65%	8.45%	2.50%
SECOND CHOICE 65 1 Year Closed	65%	7.95%	2.50%
SECOND CHOICE 65 2 Year Closed	65%	9.45%	2.50%
SECOND CHOICE 75 1 Year Open	75%	9.95%	2.50%
SECOND CHOICE 75 1 Year Closed	75%	9.45%	2.50%
SECOND CHOICE 75 2 Year Closed	75%	10.75%	2.50%
SECOND CHOICE 80 1 Year Closed	80%	11.99%	3.49%

TERMS & CONDITIONS

Income Verification	6-12 months bank statements, NOA, LOE and paystubs
Location	GTA and surrounding areas
Credit	Minimum Beacon score 600
Additional Information	Rates are subject to change pending review of the application Loan To Value determined on a case-by-case basis



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PLEASE SUBMIT YOUR APPLICATIONS TO 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. 06/29/2026