

1ST MORTGAGE

1ST MORTGAGE 1 YEAR TERM - OPEN

LTV	STARTING RATE	LENDER FEE
80%	9.45%	2.50%
75%	7.00%	1.75%
65%	6.00%	1.25%
60%	5.74%	1.25%

1ST MORTGAGE 1 YEAR TERM - CLOSED

LTV	STARTING RATE	LENDER FEE
80%	6.99%	2.49%
75%	5.99%	2.49%
65%	5.79%	1.49%
60%	5.74%	1.00%

1ST MORTGAGE 2 YEAR TERM - OPEN (AFTER 12 MONTHS)

LTV	STARTING RATE	LENDER FEE
80%	7.99%	2.49%
75%	6.99%	2.49%
65%	6.24%	2.00%

1ST MORTGAGE 2 YEAR TERM - CLOSED

LTV	STARTING RATE	LENDER FEE
80%	8.99%	2.49%
75%	9.25%	2.50%
65%	7.95%	2.50%
60%	6.95%	2.50%



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2ND MORTGAGE

2ND MORTGAGE 1 YEAR TERM - OPEN

LTV	STARTING RATE	LENDER FEE
75%	9.95%	2.50%
65%	8.45%	2.50%
60%	7.95%	2.50%

2ND MORTGAGE 1 YEAR TERM - CLOSED

LTV	STARTING RATE	LENDER FEE
80%	11.99%	3.49%
75%	9.45%	2.50%
65%	7.95%	2.50%
60%	7.45%	2.50%
50%	8.99%	2.49%

2ND MORTGAGE 2 YEAR TERM - CLOSED

LTV	STARTING RATE	LENDER FEE
80%	11.45%	2.50%
75%	10.75%	2.50%
65%	9.45%	2.50%
60%	8.45%	2.50%

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.

This information is current as of the date posted and is subject to change without notice.