

Stated Income 1st Mortgage



A practical first mortgage solution built for residential properties across urban and suburban Ontario. Ideal for real estate investors, self-employed borrowers, and those facing credit challenges or limited income documentation. Whether your client is dealing with mortgage arrears, high service ratios, or simply doesn't fit the traditional lending box, this product offers flexible financing for purchases and refinances with a focus on common-sense approvals.

PRODUCT	RATE	FEE	NOTES
UP TO 75% LTV (REFINANCES ONLY)	STARTING AT 5.99%	1.49%	No minimum beacon score. No max GDS/TDS requirements.
UP TO 80% LTV (PURCHASES ONLY)	STARTING AT 6.49%	3.00%	No minimum beacon score. No max GDS/TDS requirements.

TERMS & CONDITIONS

Income Verification (if required)	Self-declared letter
Occupancy Type	Owner-occupied and/or rental properties
Max Amortization	Interest-only payments (6-month or 1-year terms available)
Valuation	From approved appraisal list

LOCATION

Ontario Only
(Residential properties in
urban or suburban areas)

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PLEASE SUBMIT YOUR APPLICATIONS TO DEALS@UPTOWN.CA