

# QUICK REFERENCE GUIDE

PRODUCT	RATES/FEES	TERMS	REQUIREMENTS
Crestmount Purchase Bundle 85% LTV	5.99% 2% Fee P&I Payments 1st & 2nd Bundle	6 Months Open ONLY 40 Year Amortization	Owner occupied, Residential SFD. 600 minimum beacon/clean credit. 15% Own Savings for Down Payment. Client must demonstrate ability to repay loan.
1st Mortgage Purchase - 80%	5.99% 2% Lende Fee P&I Payments	6 Months Open 1 Year Closed/ Open 40 Year Amortization	Owner occupied, Residential SFD. Client must demonstrate ability to repay loan. Investment Properties to 75% LTV.
65% Purchase or Refinance product	5.49% 1.75-2% Lender Fee	Amortization 6 months open	Owner occupied purchases or refinances. Investment property purchases. Secondary financing allowable to 90% LTV!
Refinance Bundle Mortgages Up to 75% LTV	5.99% 2% Lender Fee P&I Payments	6 Months Open 1 Year Closed/ Open 40 Year Amortization	Owner Occupied, Residential SFD Semis, Townhomes. Client must demonstrate ability to repay loan.
Equity Mortgages Up to 75% LTV Purchases Up to 70% LTV Refinances	Rates starting @ 6.99% 2%-2.25% Lender Fee P&I Payments	6 Month Open ONLY 35 Year Amortization	Mortgage Arrears / Missed Payments. No Income Qualifying or Debt Servicing. Refinances/ETOs on Rental Properties.
2nd Mortgages Up to 85% LTV	Starting @ 8.99% 3-5% Lender Fee P&I Payments	1 Year Terms 30 Year Amortization	Owner Occupied, Residential SFD. Full Municipal Services. Only behind Institutional 1st Mortgage Lenders.

#### Contact us for a Quote, today.

CHRIS REID ONTARIO BUSINESS DEVELOPMENT MANAGER CELL: 289.834.1811 | CREID@CRESTMONTFC.COM 2 ST. CLAIR AVE. EAST, STE 800 TORONTO ON M4T 2T5







## 65% LTV | 6 MONTHS, 4.99% | 1% FEE

- 40 YEAR AM
- OWNER OCCUPIED
- PURCHASE OR REFINANCE
- 1% RENEWAL FEE
- FULLY OPEN
- SECONDARY FINANCING TO 85%



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## A PAIR OF SWEET DEALS! ITS STARTING TO GET HOT AND SO IS THE MARKET

### 4.99 SPECIAL 65% LTV

- PURCHASE OR REFINANCE
- 6 MONTHS FULLY OPEN
- 680+ BEACON SCORES
- FULLY QUALIFYING / MUST SHOW ABILITY TO REPAY
- LENDER FEES 2% 2.25%
- 1 YEAR CLOSED TERM OPTION @ 5.79%
- OK TO PLACE SECONDARY FINANCING UP TO 85%

### 5.49 SPECIAL 65% LTV

2

- PURCHASE OR REFINANCE
- 6 MONTHS FULLY OPEN
- < 680 BEACON SCORES
- FULLY QUALIFYING / MUST SHOW ABILITY TO REPAY
- LENDER FEES 2% 2.25%
- OK TO PLACE SECONDARY FINANCING UP TO 85%



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