

Mortgage Rates by **>VAULT**



Vault Momentum™ 1-Year Term

Purchase - rates below

Refinance - add 0.25% to rates quoted.

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Standard 1st Mortgage	Up to 59%	4.25%	1.50%
Standard 1st Mortgage	60% - 65%	4.50%	1.50%
Standard 1st Mortgage	66% - 70%	4.75%	1.50%
Standard 1st Mortgage	71% - 75%	5.25%	1.50%



Notes: Minimum 1-Year Term. Prepayment - Lesser of 6 months interest or balance of the Term. Add 0.25% to rate for Loans above \$1.2 Million or Credit Score 600 - 650.

Vault Momentum 2-Year Term

Purchase - rates below

Refinance - add 0.25% to rates quoted.

	LTV	Rate	Fees
Standard 1st Mortgage	Up to 60%	3.99%	1.75%
Standard 1st Mortgage	61% - 65%	4.25%	1.75%
Standard 1st Mortgage	66% - 70%	4.50%	1.75%



Notes: Minimum 2-Year Term. Prepayment - Lesser of 6 months interest or balance of the Term. Add 0.25% to rate for Loans above \$1.2 Million or Credit Score 600 - 650.

Vault Classic Mortgage

Purchase - rates below

Refinance - add 0.25% to rates quoted.

	LTV	Rate	Fees
Standard 1st Mortgage	Up to 70%	Starting from 5.49%	Starting from 1.50%
Standard 1st Mortgage	71% - 75%	Starting from 5.99%	Starting from 1.50%
Standard 1st Mortgage	76% - 80%	Starting from 7.50%	Starting from 1.99%

Notes: Prepayment - 1 Yr/2m, 6M/1m. Add 0.25% to rate for Loans above \$1.2 Million or Credit Score 600 - 650.

2nd Mortgages

	LTV	Rate	Fees
Standard 2nd Mortgage	Up to 60%	Starting from 7.49%	Starting from 1.99%
Standard 2nd Mortgage	61% - 65%	Starting from 8.49%	Starting from 1.99%
Standard 2nd Mortgage	66% - 70%	Starting from 9.49%	Starting from 1.99%



Construction Mortgages

	LTV	Rate	Fees
1st Mortgage	Up to 65% of Completed Value	Starting from 8.49%	Starting from 1.49%
2nd Mortgage	Up to 65%	Starting from 9.75%	Starting from 1.99%

This information is current as of the date and time posted and is subject to change without notice. †™ © Copyright 2021 $Vault\ Mortgage\ Corporation.\ All\ rights\ reserved.\ Rates\ O.A.C.\ Minimum\ Credit\ Score = 650.\ For\ Credit\ Scores\ of\ 600-650.$ add 0.25%, below 600 an additional 0.50% will be added and LTV determined on a case-by-case basis . Interest Rates: Quoted Interest rates are Variable and based on prime rates at time of publishing. Minimum Lender fees of \$2500 applica $ble on Loans. \ LTV on Properties with values above \$2 \ Million, determined on a case-by-case basis. \ LTV/Rates subject to the properties of the propert$ change for some locations in the GTA. Condo apartment Loans LTV to be decided on a case-by-case basis. E.A.O.E Vault Mortgage Corp. - FSRA # 10890

