

OUR LENDING MATRIX

WHAT YOU **SEE** IS WHAT YOU **GET!**

1st Mortgages	<i>Maximum loan amount up to \$1,000,000.</i>			
	Up to 50% LTV	Up to 65% LTV	Up to 75% LTV	Up to 80% LTV
Interest Rate	6.99%	7.99%	8.49%	8.99%
Lender Fee	2.00%	2.00%	2.00%	2.25%

2nd Mortgages	<i>Maximum loan amount up to \$300,000.</i>			
	Up to 75% LTV			
10.99% and 0% lender fee				

- A 1% premium will be applied (without exception) for any of the following:
- Mortgage arrears/POS
 - Properties on well & septic
 - Land, small commercial, industrial properties

See appendix for more information

NOTE: Existing first mortgage amount cannot exceed \$1,000,000. Rates must be under 4.99%.

**Prices on matrix are subject to change.*

Please Contact Your BDM For Details:



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Appendix

What is your minimum and maximum mortgage amount?

Our minimum mortgage amount is \$25,000. Our maximum is \$1,000,000 for 1st mortgages, \$300,000 for 2nd mortgages.

What terms do you offer?

We offer terms from 6 months - 1 year.

Do you mix and match rates?

Yes! Our rates can be mixed and matched to suit your client's needs. Take our new second mortgage product for example. You can change a 10.99% and 0% fee into a 9.99% and 1% fee, or even a 5.99% and 5% fee.

Do you charge an application fee?

Yes, we charge an "application" fee of \$595 on all of our first and second mortgage products.

What locations do you lend in?

We lend in both Ontario's urban and rural locations. However, there are some restrictions to some of the less densely-populated areas in Northern Ontario. Always check with your BDM.

What platforms do you accept submissions through?

We happily accept submissions through Filogix, BOSS, and Finmo (Lendesk).

What other additional features do you offer?

On a case-by-case basis, we offer:

- Coinciding maturity dates
- Fully open mortgages
- Monthly payments: interest only or up to 40 year amortization
- Prepay mortgage/set a monthly payment
- Corporate Holdings: with personal guarantor(s)
- Vendor takeback or secondary financing