

# OUR LENDING MATRIX

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

## 1ST MORTGAGE

Maximum loan amount up to \$1,000,000.

	Up to 55% LTV		Up to 65% LTV		Up to 75% LTV	
	OPTION 1	OPTION 2	OPTION 1	OPTION 2	OPTION 1	OPTION 2
<b>INTEREST RATE</b>	8.74%	9.74%	8.99%	9.99%	9.74%	10.74%
<b>LENDER FEE</b>	2.00%	1.00%	2.25%	1.25%	2.25%	1.25%

- Option 2 pricing is not available for terms under 1 year.

## 2ND MORTGAGE

Maximum loan amount up to \$200,000.

	Up to 55% LTV	Up to 65% LTV	Up to 75% LTV
	<b>INTEREST RATE</b>	10.99%	11.99%
<b>LENDER FEE</b>	2.24%	2.99%	3.24%

- Urban locations only. Rural locations are case-by-case.
- Existing 1st mortgage cannot exceed \$750,000.

**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.**

\*Prices on matrix are subject to change.

## 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 for 1st mortgages is \$1,000,000. Our maximum for 2nd mortgages is \$200,000.

## **What terms do you offer?**

We offer terms from 6 months - 1 year.

## **Do you charge an application fee?**

Yes, we charge an "application" fee of \$695 on all of our 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, Velocity, and Finmo (Lendesk).

## **What other additional features do you offer?**

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

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