

Brokerage License No.: 10588 | Administrator's License No.: 11284

# **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 78% LTV
	OPTION 1 OPTION 2	OPTION 1 OPTION 2	OPTION 1 OPTION 2
INTEREST RATE	8.74% 9.74%	8.99% 9.99%	9.74% 10.74%
LENDER FEE	2.25% 1.25%	2.50% 1.50%	2.50% 1.50%

<sup>•</sup> 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 78% LTV
INTEREST RATE	10.99%	11.99%	12.99%
LENDER FEE	2.49%	3.24%	3.49%

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

A 1% premium will be applied to the lender fee (without exception) for any of the following:

Mortgage Arrears/POS Properties on well & septic Land, small commercial, industrial properties

\*SEE APPENDIX FOR MORE INFORMATION.

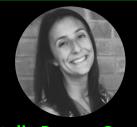
\*Prices on matrix are subject to change.

# **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