

# EXPRESS First Mortgage

Alternative solutions when turned away by traditional lenders. The Express product line is ideal for clients with a proven repayment history who are looking for a lower rate. Now introducing finder fees exclusively on the Express product line.

PRODUCTS	RATE	COMMITMENT FEE
<b>EXPRESS 65</b>		
1 Year	8.99%	3.00%
2 Year	9.49%	3.00%

65% LTV, MIN 620 BEACON

<b>EXPRESS 75</b>		
1 Year	9.49%	3.00%
2 Year	9.99%	3.00%

75% LTV, MIN 640 BEACON

**50/50  
COMMITMENT  
FEE SPLIT**

## TERMS & CONDITIONS

Rate Buydown Allowed	Yes
Income Verification	Reasonability +
TDS	Max 60%
Maximum Mortgage	Up to \$1.50MM Over \$1.25MM (35 bps premium to lender fee)
Occupancy Type	Owner occupied (Rental up to 4plex under 1 title with 1 unit owner occupied)
Max Amortization	P&I payments up to 35 years or interest only payments
Valuation	From approved appraisal list
Inspection	Required over 65% LTV
Prepayment Penalty	1 year - 3 months interest 2 year - 4 months interest or open with 1% premium on lender fee

## LOCATION

**A** (Ontario, British Columbia, & Alberta)  
*(View our Lending Areas page for definition)*

## PROPERTY TYPE

LTV	65%	75%
Single Family	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Duplex	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
4plex	[one unit must be O/O]	
Townhouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Strata Townhouse	<input checked="" type="checkbox"/> <sup>2</sup>	<input checked="" type="checkbox"/> <sup>2</sup>
Apartment Condo <sup>1</sup>	<input checked="" type="checkbox"/> <sup>2</sup>	<input checked="" type="checkbox"/> <sup>2</sup>

<sup>1</sup>Min 600 sq ft & building must be 20 years or newer <sup>2</sup>GTA & GVA only

### CANADA

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