

Starting Rates: Effective June 2024

*Rates are Subject to Change without Notice

Urban Pricing

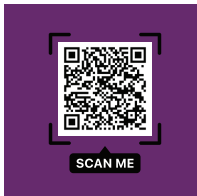
LTV	First Mortgages **\$2500 minimum fee		Second Mortgages **\$2000 minimum fee	
	Starting Rate	Lender Fee	Starting Rate	Lender Fee
<= 50%	8.99%	1%	9.75%	2%
51% to 60%	9.25%	1%	10.49%	2%
61% to 65%	9.25%	1%	10.75%	2%
66% to 70%	9.99%	1%	11.25%	2%
71% to 75%	10.49%	1%	11.99%	2%

** 1st Urban & Rural Pricing Min 500K Max 1M Call for Pricing below 500K above 1M

**Fully Open After 90 Days

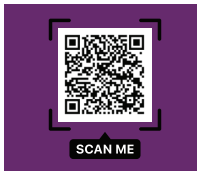
**2nd Behind Collateral Charge

**Mix & Match Increase Fee Lower Rate or Lower Fee Increase Rate



Rural Pricing

LTV	First Mortgages **\$2500 minimum fee		Second Mortgages **\$2000 minimum fee	
	Starting Rate	Lender Fee	Starting Rate	Lender Fee
<= 50%	9.75%	1.5%	10.49%	2%
51% to 60%	10.49%	1.5%	11.49%	2%
61% to 65%	10.75%	1.5%	12.49%	2%
66% to 70%	11.25%	1.5%		



What you need to know

Renewals

1.25% fee with a minimum \$500 and a maximum of \$2000
\$1M **greater than \$1M is \$2500 renewal fee

Open period on fixed terms

All fixed terms have a 30-day open period before maturity
Fully Open after 90 Days

Penalties

3-months interest for closed terms

Property Types

Residential up to 4Plex, Waterfront, Hobby Farms

Deal size

Minimum \$25,000

2nd behind CHIP

Up to 60% in major urban areas



Here to help you:

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