

# PREFERRED PRICING PROGRAM

BRITISH COLUMBIA  
ALBERTA  
ONTARIO

## URBAN RESIDENTIAL MORTGAGES (Minimum 10K population)

1 <sup>ST</sup> MORTGAGES		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
<b>OPTION 1</b>	Rate	7.45%	7.85%	7.95%	8.25%	N/A
	Premiere Fee	2%	2%	2%	2%	
<b>OPTION 2</b>	Rate	8.45%	8.85%	8.95%	9.25%	9.95%
	Premiere Fee	1%	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	9.45%	9.85%	9.95%	10.25%	10.95%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee	No Fee
<b>Amortization Options</b>		Interest Only or Up to 35 years				Up to 35 years

## SMALL TOWN RESIDENTIAL MORTGAGES (Under 10K population)

1 <sup>ST</sup> MORTGAGES		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV
<b>OPTION 1</b>	Rate	7.95%	8.45%	N/A
	Premiere Fee	2%	2%	
<b>OPTION 2</b>	Rate	8.95%	9.45%	9.95%
	Premiere Fee	1%	1%	1%
<b>OPTION 3</b>	Rate	9.95%	10.45%	10.95%
	Premiere Fee	No Fee	No Fee	No Fee
<b>Amortization Options</b>		Up to 30 years		

We also lend on rural residential and recreational properties, acreages, land, small commercial, and mobile homes (owned land). Individual pricing and terms would apply.

### 2ND MORTGAGES

#### Residential mortgages only

- Add 2.5% to 1st mortgage rates
- Urban - Up to 70% LTV
- Small Town - Up to 60% LTV considered
- 3 month prepayment penalty
- 30 year amortization

### SET YOUR OWN BROKER FEE & KEEP 100%

- 1 year term is standard, add 1.0% to rate for 2 year term
- OPTION 1 & 2 - FULLY OPEN for term
- OPTION 3 - FULLY OPEN after 6 months (Add 0.5% for fully open)
- After initial term - 3 month interest prepayment penalty will apply
- \$350 application fee will apply with all approvals
- **For mortgages over \$1 million, please contact us to discuss**

Effective October 28, 2024 - Interest rates, fees and terms quoted are subject to formal approval and/or change without notice. Pricing and approval terms may vary depending on individual borrower circumstances, security, and purpose of funds.



**PREMIERE**<sup>TM</sup>  
MORTGAGE

**1.866.460.4409**  
lending@premhome.ca  
www.premhome.ca

**Quick. Simple. Approved.**<sup>TM</sup>

BRITISH COLUMBIA X014789 • ALBERTA 21710240 • ONTARIO 13231

# COMMON SENSE SOLUTIONS FOR YOUR NON-BANK CLIENTS

## TYPES OF MORTGAGES OFFERED:

- **Urban Residential (min. 10K population):**
  - 1<sup>st</sup> Mortgages – up to 75% LTV
    - \$1 million or less preferred
  - 2<sup>nd</sup> Mortgages – up to 70% LTV – \$750K or less preferred (including 1<sup>st</sup> mortgage balance)
  - Pricing as per current rate sheet
- **Small Town Residential (under 10K population):**
  - 1<sup>st</sup> Mortgages – up to 60% LTV
    - \$750K or less preferred
  - 2<sup>nd</sup> Mortgages – Up to 55% LTV - \$500K or less preferred (including 1<sup>st</sup> mortgage balance)
  - Pricing as per current rate sheet
- **Other Property Types:**
  - Rural Residential, Recreational, Commercial, Acreages, Land, and Mobile Homes (owned land)
  - 1<sup>st</sup> Mortgages Only – up to 50 - 60% LTV
    - dependent on security and file particulars
  - Individual pricing/terms will apply

## UNDERWRITING GUIDELINES:

- Approvals based primarily on equity, not income or credit
- No credit/beacon score requirements
- No debt servicing requirements
- No income verification requirements
- Able to address more complex borrower circumstances: damaged credit, bankruptcies, collections, judgments, divorce/estate matters, tax issues, foreclosures, etc.
- Flexible payment and amortization options, including interest only and prepaid payment options

## DEAL SUBMISSION:

- Submit new files via **Filefix**, **Velocity** or **Lendesk**
- Email supporting documents to [lending@premhome.ca](mailto:lending@premhome.ca)
- Fax toll-free to 1-877-600-3362

*No construction and/or development mortgages offered*



**MONICA LEGGETT**  
MANAGER, UNDERWRITING  
& BROKER SERVICES  
AGENT LEVEL 2  
1.866.470.4404  
monica@premhome.ca  
FSRA # M20001381



**ANGIE ALVES**  
SENIOR FULFILLMENT  
OFFICER  
AGENT LEVEL 2  
1.866.470.4407  
angie@premhome.ca  
FSRA # M22001910



**JAYDEN HARRINGTON**  
MORTGAGE OFFICER  
B.C. & ALBERTA  
1.877.651.3410  
jayden@premhome.ca



**JOHN MERCURI**  
PRESIDENT | BROKER  
1.866.470.4401  
jm@premhome.ca  
FSRA # M20001121



**PREMIERE**<sup>TM</sup>  
MORTGAGE

**1.866.460.4409**  
[lending@premhome.ca](mailto:lending@premhome.ca)  
[www.premhome.ca](http://www.premhome.ca)

**Quick. Simple. Approved.**<sup>TM</sup>

BRITISH COLUMBIA X014789 • ALBERTA 21710240 • ONTARIO 13231

*Lending guidelines are subject to change without notice.*