

PREFERRED PRICING PROGRAM

BRITISH COLUMBIA
ALBERTA
ONTARIO

URBAN RESIDENTIAL MORTGAGES (Minimum 10K population)

1 ST MORTGAGES		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV	Up to 70% LTV	Up to 75% LTV
OPTION 1	Rate	6.95%	7.35%	7.45%	7.85%	N/A
	Premiere Fee	2%	2%	2%	2%	
OPTION 2	Rate	7.95%	8.35%	8.45%	8.85%	9.35%
	Premiere Fee	1%	1%	1%	1%	1%
OPTION 3	Rate	8.95%	9.35%	9.45%	9.85%	10.35%
	Premiere Fee	No Fee	No Fee	No Fee	No Fee	No Fee
Amortization Options		Interest Only or Up to 35 years				Up to 35 years

SMALL TOWN RESIDENTIAL MORTGAGES (Under 10K population)

1 ST MORTGAGES		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV
OPTION 1	Rate	7.65%	8.25%	N/A
	Premiere Fee	2%	2%	
OPTION 2	Rate	8.65%	9.25%	9.65%
	Premiere Fee	1%	1%	1%
OPTION 3	Rate	9.65%	10.25%	10.65%
	Premiere Fee	No Fee	No Fee	No Fee
Amortization Options		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 December 12, 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.



PREMIERETM
MORTGAGE

1.866.460.4409
lending@premhome.ca
www.premhome.ca

Quick. Simple. Approved.TM

BRITISH COLUMBIA X014789 • ALBERTA 21710240 • ONTARIO 13231

COMMON SENSE SOLUTIONS FOR YOUR NON-BANK CLIENTS

TYPES OF MORTGAGES OFFERED:

- **Urban Residential (min. 10K population):**
 - 1st Mortgages – up to 75% LTV
 - \$1 million or less preferred
 - 2nd Mortgages – up to 70% LTV – \$750K or less preferred (including 1st mortgage balance)
 - Pricing as per current rate sheet
- **Small Town Residential (under 10K population):**
 - 1st Mortgages – up to 65% LTV
 - \$750K or less preferred
 - 2nd Mortgages – Up to 60% LTV - \$500K or less preferred (including 1st mortgage balance)
 - Pricing as per current rate sheet
- **Other Property Types:**
 - Rural Residential, Recreational, Commercial, Acreages, Land, and Mobile Homes (owned land)
 - 1st 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 **Filogix, Velocity** or **Lendesk**
- Email supporting documents to 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 UNDERWRITER
AGENT LEVEL 1
1.877.651.3410
jayden@premhome.ca
FSRA # M24002939



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



PREMIERETM
MORTGAGE

1.866.460.4409
lending@premhome.ca
www.premhome.ca

Quick. Simple. Approved.TM

BRITISH COLUMBIA X014789 • ALBERTA 21710240 • ONTARIO 13231

Lending guidelines are subject to change without notice.