



No income required  
No GDS/TDS

## Residential Mortgages

Effective February 2025, Oppono offers open or closed mortgage terms with no income verification. Single Family Dwellings, Detached, Semi-detached, and Town homes located in the Greater Toronto and Hamilton Area(GTHA), Greater Golden Horseshoe, as far west as Windsor, as far east as Ottawa, and urban areas in between.

### 1st mortgage, 6 month open term

Beacon score	Max LTV	Fixed Rate	Fee
680+ Fully open term	75%	6.84%	2.64%
650+ Fully open term	75%	6.99%	2.64%

### 1st mortgage, 1 year term

Beacon score	Max LTV	Fixed Rate	Fee
680+	80%	7.29%	3.14%
680+ (Fully Open term)	75%	7.04%	2.89%
650+*	75%	7.19%	2.89%
Any beacon*	75%	7.34%	2.89%
Any beacon*	70%	7.24%	2.89%
Any beacon*	65%	7.14%	2.89%

\*Hold back of payments MAY apply in some cases  
Loan amount over 1.5 MM will be subject to a rate premium

### 1st HELOC, 1 year open term (interest only)

Beacon score	Max LTV	Fixed Rate	Fee
680+	75%	7.79%	2.89%

### 2nd mortgage, 1 year term

Beacon score	Max LTV	Fixed Rate	Fee
680+	80%	9.09%	3.89%
680+	75%	8.84%	3.89%
650+*	75%	9.24%	3.89%

### 2nd HELOC, 1 year open term (interest only)

Beacon score	Max LTV	Fixed Rate	Fee
680+	75%	9.59%	3.89%
650+	75%	9.99%	3.89%

Contact your BDM for more information, including Oppono's approved appraisal list and/or broker catalogue. Rates and fees subject to change without prior notice. Prospective borrowers that currently have property tax or mortgage payment arrears may be subject to a 25 bps premium in either interest rate or lender fee. Please call or email for terms and conditions. All deals must use Oppono's approved appraisal list and are subject to an administration and commitment fee.

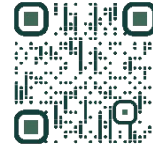




No income required  
No GDS/TDS

## Easy Guide Cheat Sheet

Please contact your BDM to register



Scan for our Brochure  
& Appraisal List

### Property Type - SFD Detached, semi, townhomes

<b>Urban</b>	<ul style="list-style-type: none"> <li>• Max 80% LTV</li> </ul>
<b>Rural</b>	<ul style="list-style-type: none"> <li>• Max 60% LTV or \$450,000, whichever is lower</li> <li>• *Well / Septic Properties may be subject to 5%-10% LTV reduction</li> <li>• No Farms</li> <li>• Appraisal to include the house and 5 acres</li> </ul>
<b>Condo</b>	<ul style="list-style-type: none"> <li>• Max 65% LTV</li> <li>• Minimum 450 sq. ft.</li> <li>• Case by Case, with a 680+ beacon score</li> </ul>
<b>Construction</b>	<ul style="list-style-type: none"> <li>• Case-by-Case, contact for details</li> </ul>
<b>Application Types</b>	<ul style="list-style-type: none"> <li>• Purchases, Refinances</li> <li>• Owner – Occupied or Rental</li> <li>• Hold CO's allowed</li> <li>• All credit scores welcomed, we use the lowest credit score on the application for pricing</li> </ul>
<b>Potential Uses for Refinance</b>	<ul style="list-style-type: none"> <li>• Debt Consolidation</li> <li>• Renovations</li> <li>• Purchase of Additional Property</li> <li>• Business Expansion</li> <li>• Paying Arrears</li> <li>• Spousal Buyout</li> <li>• Investments</li> <li>• Plus, much more!</li> </ul>

### Mortgage Size Guidelines

Max Cumulative Loan Amount	Max LTV
\$2,000,000	65%
\$1,900,000	70%
\$1,750,000	75%

Subject property to have minimum remaining equity of \$100,000

### HELOC

- Fully Open re advanceable, 1 year term
- Fixed rate, interest only
- We can go behind any major Financial Institution or Credit Union
- \$75 per draw
- Minimum \$2,500 per draw

### Product Highlights

- No Income verification or GDS/TDS requirement
- Fully Customizable mortgage terms
- We can go behind any major Financial Institution or Credit Union
- Order from Oppono's Approved Appraisal List
- We can go behind collateral charge mortgage, contact for details

### Submission Process

#### Documents required for Purchase:

- Agreement of Purchase and Sale (APS)
- MLS Listing

#### Documents required for Refinance:

- Appraisal, if available

Broker Pre-Approval issued within 2 Hours!

