

# 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	5.95%	6.25%	6.45%	6.95%	N/A
	Premiere Fee	2%	2%	2%	2%	
<b>OPTION 2</b>	Rate	6.95%	7.25%	7.45%	7.95%	8.45%
	Premiere Fee	1%	1%	1%	1%	1%
<b>OPTION 3</b>	Rate	7.95%	8.25%	8.45%	8.95%	9.45%
	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 <sup>ST</sup> MORTGAGES		Up to 50% LTV	Up to 60% LTV	Up to 65% LTV
<b>OPTION 1</b>	Rate	6.95%	7.45%	N/A
	Premiere Fee	2%	2%	
<b>OPTION 2</b>	Rate	7.95%	8.45%	8.95%
	Premiere Fee	1%	1%	1%
<b>OPTION 3</b>	Rate	8.95%	9.45%	9.95%
	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 February 24, 2025 - 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**  
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www.premhome.ca

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

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# 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 65% LTV
    - \$750K or less preferred
  - 2<sup>nd</sup> Mortgages – Up to 60% 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 **Filogix, 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*



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