



Residential Mortgages

Effective June 23rd 2025, Oppono offers open or closed mortgage terms with no income verification. Single Family Dwellings, Detached, Semi-detached, and town homes 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
640+ Fully open term	80%	5.99%	2.24%
640+ Fully open term	75%	5.99%	1.99%

1st mortgage, 1 year term

Beacon score	Max LTV	Fixed Rate	Fee
640+	80%	5.99%	2.24%
640+	75%	5.99%	1.99%
Below 640*	80%	6.24%	2.49%
Below 640*	75%	6.24%	2.24%

*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
640+	75%	6.74%	2.24%

2nd mortgage, 1 year term

Beacon score	Max LTV	Fixed Rate	Fee
640+	80%	8.79%	2.99%
640+	75%	8.54%	2.99%

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

Beacon score	Max LTV	Fixed Rate	Fee
640+	75%	9.29%	3.24%

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.

Our approved appraisers are well-known in the industry.

For values over \$1 million please use Cross-town, Home Value Inc. or House Inc. Appraisal Services.

Essex

F.K. Mitchell Appraisals Inc.	mitchellappraisals.ca	(519) 322-7107
FR Jordan & Associates	frjordan.com	(519) 974-0186

GTA

Cross-town Appraisal Ltd.	cross-town.ca	(416) 652-3456
Home Value Inc.	hviappraisal.ca	(416) 871-9224
House Inc. Appraisal Services	houseinc.ca	(647) 499-2781
Metrowide Appraisal Services Inc.	metrowideappraisal.com	(905) 479-4400
Sharp Appraisal and Consulting	sharpappraisal.ca	(416) 887-7001

Ontario West

Cross-town Appraisal Ltd.	cross-town.ca	(416) 652-3456
House Inc. Appraisal Services	houseinc.ca	(647) 499-2781
L.A. Mirotta & Co.	lamirottaco.com	(519) 242-4172
Appraisals Niagara Real Estate Appraisers Inc	appraisalsniagara.com	(905) 357-7187
RJ Lyons RE Appraisal Services Inc. <small>For London Only</small>	rjlyons.ca	(519) 672-0485
Real Estate Appraising & Consulting	reac.ca	(519) 725-0244
Schinkel Real Estate & Appraisals Inc.	schinkelappraisals.ca	(905) 387-0100
Sharp Appraisal and Consulting	sharpappraisal.ca	(416) 887-7001
Walker & Walker Appraisal Limited	walkerandwalkerappraisal.com	(905) 639-0235

Ontario East

Cross-town Appraisal Ltd.	cross-town.ca	(416) 652-3456
Everest Appraisal Services Inc.	everestappraisals.com	(905) 686-3172
Gifford Appraisals	giffordappraisals.com	(905) 683-2637
Home Value Inc.	hviappraisal.ca	(416) 871-9224
Metrowide Appraisal Services Inc.	metrowideappraisal.com	(905) 479-4400
Prince Edward Appraisal		(613) 476-6832
Rayner & Associates Ltd	www.srayner.ca	(613) 384-8921
Sharp Appraisal and Consulting	sharpappraisal.ca	(416) 887-7001

Ontario North

Home Value Inc.	hviappraisal.ca	(416) 871-9224
Sharp Appraisal and Consulting	sharpappraisal.ca	(416) 887-7001

Ottawa

Affiliated Property Group	apgottawa.com	(613) 728-3991
Independent Appraisal Corp.	Independentappraisal.net	(613) 564-8282

Submission requirements for purchase

Required

- APS

If applicable

- MLS
- Appraisal
- Amendments (Price, Name, Date)


 Scan for our Brochure
 & Appraisal List

Easy Guide Cheat Sheet

Please contact your BDM to register

Property Type - SFD Detached, semi, townhomes

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

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!