



**Simplicity Pricing – Straight rate and no lender fee!**

	> 65% LTV		> 70% LTV		> 75% LTV	
	1st Mtg	2nd Mtg	1st Mtg	2nd Mtg	1st Mtg	2nd Mtg
Rates*	7.99%	9.99%	8.24%	10.49%	8.49%	11.49%
Lender Fee	0	0	0	0	0	0

**Flexibility Pricing – Lower the rate and add a lender fee. One year term only.**

	> 65% LTV		> 70% LTV		> 75% LTV	
	1st Mtg	2nd Mtg	1st Mtg	2nd Mtg	1st Mtg	2nd Mtg
Rates*	5.99%	7.99%	6.24%	8.49%	6.49%	9.49%
Lender Fee	2%	2%	2%	2%	2%	2%
Rates*	7.49%	9.49%	7.74%	9.99%	7.99%	10.99%
Lender Fee	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

\* Denotes the base rate and could increase depending on deal specifics.  
Flexibility Pricing offers additional rate & fee options not shown.

**1ST MORTGAGES**

- from 7.99% with no lender fee
- 75% Max LTV – SFD/Duplexes/Townhomes
- 70% Max LTV – Condos (75% by exception)
- High-end scale applies
- No minimum beacon
- No set GDS/TDS
- Show us a reasonable ability to pay!

**2ND MORTGAGES**

- from 9.99% with no lender fee
- 75% Max LTV – SFD/Duplexes/Townhomes
- 70% Max LTV – Condos (75% by exception)
- 1st mortgage not to exceed \$450,000 (exceptions available)
- Minimum mortgage amount \$50,000
- No minimum beacon
- 2nd mortgage behind the balance, not the registered amount of a collateral charge!

**EPIC EQUITY PROGRAM**

- from 7.99% with NO LENDER FEE
- 1st mortgages only
- 65% LTV – up to \$750,000 value (call to discuss higher values)
- Single family, condos, townhomes, duplexes
- Rental condos 7.99% + 1% lender fee
- Simplicity & Flexibility pricing available
- One & Two-Year Terms Available
- No GDS/TDS
- No NOAs/T4s/Paystubs/Bank Statements required
- Minimum Beacon/ERS of 580 for at least one applicant

**CONSTRUCTION**

- from 7.99% + 2% Lender Fee
- Up to 75% LTV up to \$1,000,000 completed value
- Up to 75% LTC (Loan to Cost) for completed values over \$1,000,000
- Urban centres
- 1st mortgages only
- Interest paid only on funds drawn
- No limit on # of draws
- No standby fees for undrawn funds
- Owner builds considered

**FAQ**

- **ONE-YEAR TERM** – OPEN upon payment of 60 days interest
- **TWO-YEAR TERM** – first year closed (three-month interest pre-payment), second year FULLY OPEN
- **PAYMENTS** – Interest Only or P/I Amortized available
- **RENEWALS** – No Renewal Fee on 1st renewal, if paid as agreed and value has not declined. Appraisal may be required.
- **APPRAISALS** – Fisgard’s appraiser list, RPS, NAS, or Value Connect
- **CREDIT BUREAUS** – Equifax or TransUnion accepted
- **RATE SURCHARGES** – rental/holdco properties, high value, poor credit, out of country borrowers
- **BROKER FEE** – Tell us what your fee is! We’ll include it in our commitment, disclose it appropriately and pay you on funding

**LAND ONLY &  
80% BRILLIANT BUNDLE!**

**CALL FOR DETAILS!**



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**SUBMISSION**

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**FOR MORE INFORMATION**

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Call: 866.382.9255

As of April 2022. Subject to change without notice.