

Simplicity Pricing – Straight rate and no lender fee!

	> 65% LTV	> 70% LTV	> 75% LTV**
	1st Mtg	1st Mtg	1st Mtg
Rates*	8.24%	8.49%	8.74%
Lender Fee	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	1st Mtg	1st Mtg
Rates*	6.24%	6.49%	6.74%
Lender Fee	2%	2%	2%
Rates*	7.74%	7.99%	8.24%
Lender Fee	0.50%	0.50%	0.50%

* Denotes the base rate and could increase depending on deal specifics.

** 75% LTV by exception only

Flexibility Pricing offers additional rate & fee options not shown.

1ST MORTGAGES

- from 8.24% 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!

EPIC EQUITY PROGRAM

- from 8.24% with NO LENDER FEE
- 1st mortgages only
- 65% LTV – up to \$600,000 value (call to discuss higher values)
- Single family, condos, townhomes, duplexes
- Rental condos 8.24% + 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

ALL SITUATIONS CONSIDERED!

- Equity Take-Out
- Bridge / Inter-Alia Financing
- BFS, Stated & Complicated Income & Holdco's
- Previous Bankrupt, Consumer Proposal & Foreclosures
- New to Canada, Bruised Credit, Spousal Buy-Out
- COVID – mortgage payment & consumer credit issues
- Remediated Grow-Ops, Serviced Land, Mobiles on Owned Land

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



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SUBMISSION

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FOR MORE INFORMATION

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As of April 2022. Subject to change without notice.