

LTV	I	Under 55%
LTV	I	55% - 60%
LTV	I	61% - 65%
LTV	I	66% - 70%
LTV	I	71% - 75%±

VAULT Classic Variable Rate* Mortgage

Standard Option		Flex Fee*	
Rate	Fee	Rate	Fee
6.99%	1.99%	7.49%	1.50%
7.25%	1.99%	7.75%	1.50%
7.49%	1.99%	7.99%	1.50%
8.49%	2.25%	8.75%	1.99%
8.49%	2.50%	8.75%	2.25%

LTV	Under 55%
LTV	55% - 60%
LTV	61% - 65%
LTV	66% - 70%
LTV	71% - 75% [±]

MOMENT	UM -
	BY VAULT

1 or 2 Fixed Rate[‡] Mortgage

1 YEAR		2 YEAR	
Rate	Fee	Rate	Fee
7.25%	2.25%	7.49%	2.50%
7.49%	2.25%	7.75%	2.50%
7.75%	2.25%	7.99%	2.50%
8.75%	2.50%		
8.99%	2.50%		



VAULT Classic 2nd Mortgage, 1-Year Term

Variable Rate	Fees
9.75%	1.99%

ADDITIONAL INFORMATION: Base rates are subject to increase pending review of the application. Rate surcharges apply to refinances, rentals, credit below 650, loans over 1.25MM and Corporate Borrowers. *75% LTV purchase only (GTA). *Classic: Variable rates - prepayment penalty 2 months interest with 30 days notice. 3 and 6 month terms available. Fully open terms available. Contact your BDM for more details.

***Momentum:** Fixed rates - prepayment penalty 3 months interest with 30 days notice. 2-year fixed rates prepayment penalty lessor of 6 months interest with 30 days notice or remaining interest to term. Fixed rates - owner occupied properties only, rental propeties on a case by case basis.

This information is current as of the date and time posted and is subject to change without notice. †™ © Copyright 2022 Vault Mortgage Corporation. All rights reserved. Rates O.A.C. LTV determined on a case-by-case basis. Minimum Lender fees of \$2500 applicable on Loans. LTV on Properties with values above \$2 Million, determined on a case-by-case basis. LTV/Rates subject to change for some locations in the GTA. Condo apartment Loans LTV to be decided on a case-by-case basis. E.A.O.E Vault Mortgage Corp. - FSRA # 10890