



LTV | Under 55%

LTV | 55% - 60%

LTV | 61% - 65%

LTV | 66% - 70%

LTV | 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%

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LTV | 66% - 70%

LTV | 71% - 75%[±]

MOMENTUM 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%		



LTV | Up to 60%

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 properties on a case by case basis.