

EXPERIENCE VAULT CLASSIC

Customized 1st and 2nd mortgages, with greater flexibility to help borrowers who need a wider credit box to obtain financing. We take a holistic approach to understand the borrowers' situation and tailor a mortgage that fits.

Loan Purpose

Purchase | Refinance | Equity Take Out

Maximum LTV & Loan Amount

- 1st mortgages up to 75% LTV in major urban cities
- 2nd mortgages up to 60% LTV in major urban cities
- \$100K up to \$2.50M

Terms & Prepayment

- 3 months: Fully open
- 6 month term: 1 month interest penalty
- 12 month term: 2 months interest penalty
- Fully open options for all terms
- 30 day notice required

Property Type & Occupancy

- Single family homes, town & row houses, condo towns
- High rise condominiums 600 sq ft+
- Primary residence & rental/investment properties (up to 4plex) eligible
- Excludes rural, well and septic

FICO Score

650+ for best pricing

Rates, Pricing & Fees

- Fees starting at 1.99%
- Variable rates & interest only payments
- Contact us for a quote

Options

- Fully or partially prepaid interest
- Blanket mortgage options available
- Combined broker and lender fee
- Capped fee

Underwriting Guidelines

- No NOA's, letters, paystubs required
- Add 0.5% for rentals
- 100% offset on rental income
- Foreign income accepted
- Common sense lending using 3 month bank statements to assess reasonability to repay
- Valuation from Vault approved appraiser list. Contact your BDM.

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GTA North, Durham &
Eastern Ontario

GTA West & South
Western Ontario

GTA

EXPERIENCE VAULT MOMENTUM



Keep the cost of borrowing low, with our discounted rate option.
Ideal for borrowers who have been turned away from traditional lenders
and need a full year to organize their finances or re-establish their credit.

Loan Purpose

Purchase | Refinance | Equity Take Out

FICO Score

600+

Maximum LTV & Loan Amount

- 1st mortgage up to 75% LTV in major urban cities
- Max loan amount \$2MM
- Larger loans, contact us

Rates, Pricing & Fees

- Fees starting at 1.50%
- Fixed rates
- Interest only
- Combined broker and lender fee
- Capped fee

Terms & Prepayment

- 1 year term: 3 months interest

Underwriting Guidelines

- No NOA's, letters, paystubs required
- Common sense lending using 3 month bank statements to assess reasonability to repay
- Valuation from Vault approved appraiser list.
Contact your BDM.

Property Type & Occupancy

- Owner-occupied and 2nd homes eligible
- Single family homes, town & row houses, condo towns
- High rise condominiums 600 sq ft+
- Excludes rural, well, septic and rental properties

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