

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

**NON-
CONFORMING
SOLUTIONS**

**NO
HIDDEN
FEES**

**RENEWAL
TERMS
AVAILABLE**

**NO GDS/TDS
OR
STRESS TEST**

Submission Process

Apply on Filogix Expert or Velocity by choosing Vault from the drop-down list of private lenders.

Smart Equity Solutions for Unconventional Borrowers

- Rental investors
- New to Canada
- Quick closes
- Business / corporate borrowers
- Non-income qualified business for self

Lending Areas

- Ajax
- Aurora
- Barrie
- Brampton
- Bradford
- Burlington
- Cambridge
- Etobicoke
- Georgetown
- Guelph
- Hamilton
- Innisfil
- Kitchener
- London
- Markham
- Mississauga
- Newmarket
- Oakville
- Oshawa
- Ottawa
- Pickering
- Richmond Hill
- Scarborough
- Stouffville
- Vaughan
- Whitby

Contact your BDM to discuss your lending area

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