



## PROMO

**6-Month Open**  
Prime 6.95% Variable Rate

6 MONTH

RATE	FEE
7.49%	1.00%
7.75%	1.00%
7.99%	1.00%

LTV | 55% and Below

LTV | 56%–60%

LTV | 61%–65%



## CLASSIC

**1st Mortgage**  
Prime 6.95% Variable Rate

1 YEAR

RATE	FEE	COMMISSION PROMO
7.74%	1.99%	25bps
7.99%	1.99%	
8.25%	1.99%	
8.49%	2.25%	20bps
8.99%	2.50%	15bps

LTV | 55% and Below

LTV | 56%–60%

LTV | 61%–65%

LTV | 66%–70%

LTV | Up to 75%

- Fully open, no payout penalty, with 30 day notice
- Fixed rates available +.25% rate premium
- No debt service ratios
- Up to 20% lump sum no-fee prepayment privilege
- Quick closing



## HOMEOWNERS RESERVE

**1st Mortgage**  
Prime 6.95% Variable Rate  
Owner occupied purchase only

1 YEAR

RATE	FEE
7.49%	1.75%
7.74%	1.75%
7.99%	1.75%
8.25%	1.99%
8.75%	2.25%

LTV | 55% and Below

LTV | 56%–60%

LTV | 61%–65%

LTV | 66%–70%

LTV | Up to 75%

- 2 month interest penalty with 30 days notice
- Fixed rates available +.25% rate premium
- No debt service ratios
- Excludes rentals and refinances
- Quick closes

**Additional Information:** Base rates are subject to increase pending review of the application. Rate surcharges apply, credit below 650, Rentals and Corporate Borrowers. +75% LTV purchase only (GTA).