



## Vault Momentum™ 1-Year Term

Purchase - rates below  
Refinance - add 0.25% to rates quoted.

	LTV	Rate	Fees
Standard 1st Mortgage	Up to <b>59%</b>	<b>4.25%</b>	<b>1.50%</b>
Standard 1st Mortgage	<b>60% - 65%</b>	<b>4.50%</b>	<b>1.50%</b>
Standard 1st Mortgage	<b>66% - 70%</b>	<b>4.75%</b>	<b>1.50%</b>
Standard 1st Mortgage	<b>71% - 75%</b>	<b>5.25%</b>	<b>1.50%</b>

Notes: Minimum 1-Year Term. Prepayment - Lesser of 6 months interest or balance of the Term.  
Add 0.25% to rate for Loans above \$1.2 Million or Credit Score 600 - 650.



## Vault Momentum 2-Year Term

Purchase - rates below  
Refinance - add 0.25% to rates quoted.

	LTV	Rate	Fees
Standard 1st Mortgage	Up to <b>60%</b>	<b>3.99%</b>	<b>1.75%</b>
Standard 1st Mortgage	<b>61% - 65%</b>	<b>4.25%</b>	<b>1.75%</b>
Standard 1st Mortgage	<b>66% - 70%</b>	<b>4.50%</b>	<b>1.75%</b>

Notes: Minimum 2-Year Term. Prepayment - Lesser of 6 months interest or balance of the Term.  
Add 0.25% to rate for Loans above \$1.2 Million or Credit Score 600 - 650.



## Vault Classic Mortgage

Purchase - rates below  
Refinance - add 0.25% to rates quoted.

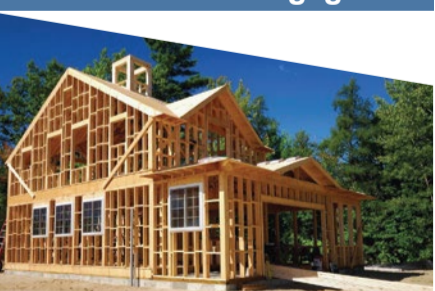
	LTV	Rate	Fees
Standard 1st Mortgage	Up to <b>70%</b>	Starting from <b>5.49%</b>	Starting from <b>1.50%</b>
Standard 1st Mortgage	<b>71% - 75%</b>	Starting from <b>5.99%</b>	Starting from <b>1.50%</b>
Standard 1st Mortgage	<b>76% - 80%</b>	Starting from <b>7.50%</b>	Starting from <b>1.99%</b>

Notes: Prepayment - 1 Yr/2m, 6M/1m. Add 0.25% to rate for Loans above \$1.2 Million or Credit Score 600 - 650.



## 2nd Mortgages

	LTV	Rate	Fees
Standard 2nd Mortgage	Up to <b>60%</b>	Starting from <b>7.49%</b>	Starting from <b>1.99%</b>
Standard 2nd Mortgage	<b>61% - 65%</b>	Starting from <b>8.49%</b>	Starting from <b>1.99%</b>
Standard 2nd Mortgage	<b>66% - 70%</b>	Starting from <b>9.49%</b>	Starting from <b>1.99%</b>



## Construction Mortgages

	LTV	Rate	Fees
1st Mortgage	Up to <b>65%</b> of Completed Value	Starting from <b>8.49%</b>	Starting from <b>1.49%</b>
2nd Mortgage	Up to <b>65%</b> of Completed Value	Starting from <b>9.75%</b>	Starting from <b>1.99%</b>