



LTV | 60% - 65%

LTV | 66% - 70%

LTV | 71% - 75%

Variable Rate	Fixed Rate	Fees
5.25%	5.65%	1.50%
5.49%	5.89%	1.50%
5.99%	N/A	1.50%

Notes: Minimum 1-Year Term. Prepayment penalty 3 months interest with 30 days notice.
Add 0.25% to rate for loans above \$1.2 Million or Credit Score below 650.
Refinance - add 0.25% to rates quoted.



LTV | Up to 55%

LTV | 56% - 65%

LTV | 66% - 70%

LTV | 71% - 75%

VAULT Classic Mortgage

Variable Rate	Lender Fee		
	3-Mth Open	6-Mth Open	1-Year
5.49%	1.00%	1.50%	1.50%
5.99%	1.00%	1.50%	1.50%
6.25%	1.00%	1.50%	1.50%
6.75%	1.00% - 1.25%	1.50% - 1.75%	1.50% - 1.75%

Notes: 1-Year Term; Prepayment penalty 2 months interest with 30 days notice. Add 0.50% to fee for fully open term with 30 days notice. Add 0.25% to rate for Loans above \$1.2 Million or Credit Score below 600.
Refinance - add 0.25% to rates quoted.



LTV | Up to 60%

LTV | 61% - 65%

LTV | 66% - 70%

VAULT Classic 2nd Mortgage, 1-Year Term

Variable Rate	Fees
8.25%	2.00%
9.49%	2.00%
10.49%	2.00%

Notes: Minimum 1 - Year Term; Prepayment penalty 2 months interest with 30 days notice.
Add 0.50% to fee for fully open term with 30 days notice. Add 0.25% to the rate for loans above \$1.2 Million or credit score below 600.