



**LTV | Below 55%**

**LTV | 55% - 60%**

**LTV | 61% - 65%**

**LTV | 66% - 70%**

**LTV | 71% - 75%**



**LTV | Below 55%**

**LTV | 55% - 60%**

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**LTV | 71% - 75%**



**LTV | Up to 60%**

## 1-Year Fixed Rate Mortgage

Fixed Rate	Fees
<b>5.99%</b>	<b>1.50%</b>
<b>6.29%</b>	<b>1.50%</b>
<b>6.79%</b>	<b>1.50%</b>
<b>7.25%</b>	<b>1.99%</b>
<b>7.49%</b>	<b>1.99%</b>

**Notes:** Minimum 1-Year Term. Prepayment penalty 3 months interest with 30 days notice.  
 Add 0.25% to rate for loans above \$1.25 Million or Credit Score below 650.  
 Add 0.50% to rate for Credit Score below 600. Refinance - add 0.25% to rates quoted.  
 Rental properties not eligible

## Classic Variable Rate Mortgage

Variable Rate	Lender Fee		
	3-Mth Open	6-Mth Open	1-Year
<b>5.59%</b>	<b>1.00%</b>	<b>1.50%</b>	<b>1.50%</b>
<b>5.99%</b>	<b>1.00%</b>	<b>1.50%</b>	<b>1.50%</b>
<b>6.49%</b>	<b>1.00%</b>	<b>1.50%</b>	<b>1.50%</b>
<b>6.99%</b>	<b>1.50%</b>	<b>1.90%</b>	<b>1.75%</b>
<b>7.25%</b>	<b>1.75%</b>	<b>2.10%</b>	<b>1.99%</b>

**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 \$1.25 Million or Credit Score below 650.  
 Add 0.50% to rate for Credit Score below 600. Add 0.50% to rate for Rentals.  
 Refinance - add 0.25% to rates quoted.  
 Corporate Borrowers – add 0.50% to fees.

## Classic 2nd Mortgage, 1-Year Term

Variable Rate	Fees
<b>8.99%</b>	<b>2.00%</b>

**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% for Credit Score below 650.  
 Add .0.50% for Credit Scores below 600.