

LTV
Up to 75%

Rates Starting From
5.99%

Fees Starting From
1%

General Guidelines

Loan Purpose	Purchases, Refinances, Equity Take-Outs, Bridge Financing, Inter-Alia Blankets
Ownership/Use	Owner Occupied (Suites Permitted), Investment/Rentals, 2 nd Homes, Hold Co.'s
LTV Maximum	Up to 75%
Loan Amount	\$500,000 up to \$3,000,000+
Terms	1 Year Open After Sixty (60) Days with Fifteen (15) Days' Notice
Fees	Starting from 1.00%
Appraisal	Required See Approved Appraisal list
GDS/TDS Ratios	Not Applicable for Approval (may impact Interest Reserve Holdback)
Income	Stated Declaration Form
Credit	Any ≥ 640 Choice of Interest Only or Interest Reserve Holdback (IRH), < 600 IRH)
Rates	Starting from 5.99% (Subject to Change Without Notice)
Payments	Interest Only Interest Reserve Holdbacks (IRH)
Payment Frequency	Monthly (1 st of month, interest adjustment will apply at time of funding)
Prepayments	No Partial Prepayments Open After Sixty (60) Days with Fifteen (15) Days' Notice
Title Registration	Personal Name(s), Hold Co.'s, 1 st Position
Renewals	Case by Case Basis, 0.75% Renewal Fee

Lending Areas

- Abbotsford
- Anmore
- Burnaby
- Coquitlam
- Delta
- Langley
- Maple Ridge
- New Westminster
- North Vancouver
- Pitt Meadows
- Port Coquitlam
- Port Moody
- Richmond
- Surrey
- Vancouver
- West Vancouver
- White Rock
- Whistler
- Greater Victoria

