



# Alberta & Ontario Limited Time Rates \*\*\*\*

**WE ARE COMMITTED TO YOUR PERSONAL AND FINANCIAL SUCCESS!**

## Flip/BRRR (Buy, Renovate, Rent, and Refinance)

Interest rates are based on down payments.\*

ALBERTA	ONTARIO	Rate**
30% down (minimum \$90,000)	30% down (minimum \$90,000)	<b>NEW 7.99%</b>
25% down (minimum \$75,000)	25% down (minimum \$75,000)	<del>9.49%</del> <b>8.99%</b>
20% down (minimum \$60,000)	20% down (minimum \$60,000)	<del>10.99%</del> <b>10.49%</b>
15% down (minimum \$45,000)	15% down (minimum \$45,000)	13.49%
10% down (minimum \$30,000)	10% down (minimum \$40,000)	15.49%
5% down (minimum \$20,000)	5% down (minimum \$40,000)	16.49%
<b>MINIMUM \$10K DOWN</b>	<b>MINIMUM \$20K DOWN</b>	<b>17.49%</b>

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## Interim Purchase

Up to 80% Loan to Value (LTV)\*

LTV*	Rate**
<70%	Starting at <del>9.49%</del> <b>7.99%</b>
71 - 75%	Starting at <del>10.99%</del> <b>8.99%</b> ***
76 - 80%	Starting at <del>10.99%</del> <b>10.49%</b> ***

LIMITED TIME OFFER \*\*\*\*

## Bridge

Up to 85% Loan to Value (LTV) on firm sold properties, and up to 80% LTV on listed or conditionally sold properties.

LTV*	Rate**
<59%	Starting at <del>10.64%</del> <b>7.99%</b>
60 - 69%	<del>10.79%</del> <b>7.99%</b> - 15.74%
70 - 75%	<del>11.89%</del> <b>9.99%</b> - 16.24%
76 - 80%	<del>11.89%</del> <b>10.99%</b> - 16.24%
81 - 85%	Starting at 12.59%

LIMITED TIME OFFER \*\*\*\*

**Payments:** Interest only monthly payments.

**Commitment Fee:** Varies by province, contact us for details.

**Term:** 6 months fully open with no prepayment penalty.

**Maximum Loan Amount:** \$2.5 million.

\* The rate, maximum LTV, and underwriting decision may differ depending on the size of the loan, the actual \$ amount down, the property location, the type of property, and the strength of the borrower.

\*\* Rates are subject to change and are based on first position. To receive funding within 1-3 business days, a rush fee of \$1,000 may apply.

\*\*\* When we lend on the current market value exceeding 75% of the purchase price, a rate premium of 50-100 basis points will apply, depending on the LTV ratio.

\*\*\*\* Limited time offer. Rates are subject to change at any time, without notice.