



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.*

Down Payment	Rate**
30% down (minimum \$90,000)	NEW 7.99%
25% down (minimum \$75,000)	9.49% 8.99%
20% down (minimum \$60,000)	10.99% 10.49%
15% down (minimum \$45,000)	13.49%
10% down (minimum \$30,000)	15.49%
5% down (minimum \$20,000)	16.49%
MINIMUM \$10K DOWN	17.49%

LIMITED TIME OFFER

Interim Purchase

Up to 80% Loan to Value (LTV)*

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

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 10.64% 7.99%
60 - 69%	10.79% 7.99% - 15.74%
70 - 75%	11.89% 9.99% - 16.24%
76 - 80%	11.89% 10.99% - 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.