



	TYPE	LOAN-TO-VALUE TERMS
Major Urban Centers (Population > 10,000)	Residential 1 st Mortgages	Up to 75% LTV
	2 nd Mortgages	Up to 70% LTV
Small Towns (Population < 10,000)	Rural Residential 1 st Mortgages	Up to 65% LTV
	2 nd Mortgages	Up to 60% LTV
Rural (including Acreages)	Rural Residential 1 st Mortgages	Up to 65% LTV
Land	Urban Bare Land 1 st Mortgages	Up to 60% LTV (Urban)
	Rural Bare Land 1 st Mortgages	Up to 50% LTV (Rural)
Farms	1 st Mortgages	Up to 50% LTV
Commercial	1 st Mortgages	Up to 65% LTV

* Please reference detailed rate sheet for further options.

GENERAL TERMS

- 1 and 2 year terms
- Up to 30 year amortization
- Preference for mortgages of \$750,000 or less
- Lender Fee - if applicable
- Broker Fee

PAYMENT OPTIONS

- P & I Payments
- Interest Only
- Prepaid

PREPAYMENT OPTIONS

- 1 year closed - 3 month interest prepayment penalty
- Fully open term (add .5%)
- 6 month closed; 6 month open (add .25%)
- 6 month open; 6 month closed (add .25%)

* Effective February 24, 2020 – Interest rates, fees and terms quoted are subject to approval and/or changes without notice. Pricing may vary depending on individual client circumstances and security.

**BIG TOWNS, SMALL TOWNS AND EVERYTHING IN BETWEEN!
THINK OF US FOR YOUR LENDING NEEDS.**