

CAN TERRA PRICING OPTIONS

LTV	Urban Residential* (Minimum 10K Population)		Small Town Residential* (Under 10K Population)		Other Properties* (See below)	
	Lender Fee 1%	No Lender Fee	Lender Fee 1%	No Lender Fee	Lender Fee 1%	No Lender Fee
Up to 50%	8.25%	9.25%	8.95%	9.95%	10.25%	11.25%
Up to 55%	8.45%	9.45%	9.45%	10.45%	10.75%	11.75%
Up to 60%	8.65%	9.65%	9.95%	10.95%	10.95%	11.95%
Up to 65%	8.75%	9.75%	10.45%	11.45%	Includes: Recreational Properties, Acreages, Mobile Homes, Land, and Small Commercial	
Up to 70%	8.95%	9.95%	N/A			
Up to 75%	9.75%	10.75%				
Residential 2 nd Mortgages	Max 70% LTV Add 2.5%		Max 60% LTV Add 2.5%		N/A	

*** Pricing applies to mortgages of \$500,000 or less. Individual pricing to apply over this amount.**

GENERAL TERMS

- 1 year term standard
- 2 year term - add 1% to rate
- Up to 30 year amortization
- Lender Fee - if applicable
- Broker Fees will apply

PAYMENT OPTIONS

- P & I Payments
- Interest Only
- Prepaid

PREPAYMENT OPTIONS

- 1 Year Term - Open (initial term only)
- 2 Year Terms & Renewals - 3 month interest penalty will apply

APPROVALS BASED ON EQUITY, NOT INCOME OR CREDIT!

Flexible terms and options that will cater to your clients that don't qualify with bank lenders. Lending on all types of residential properties, mobile homes, rural properties and small commercial.

Pricing effective as of September 8, 2022. 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.™