

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%	8.95%	9.95%	9.25%	10.25%	10.45%	11.45%
Up to 55%	9.15%	10.15%	9.45%	10.45%	10.75%	11.75%
Up to 60%	9.25%	10.25%	10.45%	11.45%	Includes: Rural and Recreational Properties, Acreages, Mobile Homes, and Land	
Up to 65%	9.35%	10.35%	N/A			
Up to 70%	10.25%	11.25%				
Residential 2 nd Mortgages	Max 65% LTV Add 2.5%		N/A		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.

Pricing effective as of February 8, 2023. 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.™