



	<b>TYPE</b>	<b>LOAN-TO-VALUE TERMS</b>
<b>Major Urban Centers</b> (Population > 10,000)	Residential 1 <sup>st</sup> Mortgages	Up to 70% LTV
	2 <sup>nd</sup> Mortgages	Up to 65% LTV
<b>Small Towns</b> (Population < 10,000)	Rural Residential 1 <sup>st</sup> Mortgages	Up to 60% LTV
	2 <sup>nd</sup> Mortgages	Up to 55% LTV
<b>Rural (including Acreages)</b>	Rural Residential 1 <sup>st</sup> Mortgages	Up to 55% LTV
<b>Land</b>	Urban Bare Land 1 <sup>st</sup> Mortgages	Up to 55% LTV (Urban)
	Rural Bare Land 1 <sup>st</sup> Mortgages	Up to 50% LTV (Rural)

\* Please reference detailed rate sheet for further options.

<p><b>GENERAL TERMS</b></p> <ul style="list-style-type: none"> <li>• 1 year term standard</li> <li>• 2 year term - add 1% to rate</li> <li>• Up to 30 year amortization</li> <li>• Lender Fee - if applicable</li> <li>• Broker Fees will apply</li> </ul>	<p><b>PAYMENT OPTIONS</b></p> <ul style="list-style-type: none"> <li>• P &amp; I Payments</li> <li>• Interest Only</li> <li>• Prepaid</li> </ul>	<p><b>PREPAYMENT OPTIONS</b></p> <ul style="list-style-type: none"> <li>• 1 Year Term - Open (initial term only)</li> <li>• 2 Year Terms &amp; Renewals - 3 month interest penalty will apply</li> </ul>
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*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.*

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