



PRIVATE LENDING IN

BRITISH COLUMBIA & ALBERTA

	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 55% LTV
Rural (including Acreages)	Rural Residential 1 st Mortgages	Up to 60% LTV
Land	Urban Bare Land 1 st Mortgages	Up to 55% LTV (Urban)
	Rural Bare Land 1 st Mortgages	Up to 50% LTV (Rural)

* Please reference detailed rate sheet for further options.

<p>GENERAL TERMS</p> <ul style="list-style-type: none"> • 1 year term standard • 2 year term - add 1% to rate • Up to 30 year amortization • Lender Fee - if applicable • Broker Fees will apply 	<p>PAYMENT OPTIONS</p> <ul style="list-style-type: none"> • P & I Payments • Interest Only • Prepaid 	<p>PREPAYMENT OPTIONS</p> <ul style="list-style-type: none"> • 1 Year Term - Open (initial term only) • 2 Year Terms & Renewals - 3 month interest penalty will apply
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Pricing effective as of September 11, 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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