

BC Rate Sheet – February 14th, 2024

- ✓ Great “Near B” rates: starting at 7.99% + 1.0% lender fee
- ✓ Best in industry service: experienced team, quick response, same-day approvals
- ✓ Simplified underwriting: low documents, painless process with common-sense approvals

“Near B” 1st – owner occupied

LTV	Beacon Score	Variable Rate	Fixed Rate	Lender Fee
<50%	695+	7.99%	8.25%	1.0%
	600-694	8.25%	8.50%	1.0%
51% to 60%	695+	8.25%	8.50%	1.0%
	600-694	8.49%	8.75%	1.0%
61% to 65%	695+	8.75%	8.99%	1.0%
	600-694	8.99%	9.25%	1.0%

“Near B” 1st – rental properties

LTV	Beacon Score	Variable Rate	Fixed Rate	Lender Fee
<50%	695+	8.49%	8.75%	1.0%
	600-694	8.75%	8.99%	1.0%
51% to 60%	695+	8.75%	8.99%	1.0%
	600-694	8.99%	9.25%	1.0%
61% to 65%	695+	9.25%	9.50%	1.0%
	600-694	9.49%	9.75%	1.0%

“Classic” – 2nd mortgage

LTV	Variable Rate	Lender Fee
<60%	10.99%	2.0%

- ✓ Deal size: min \$125,000 to \$3M
- ✓ “Near B” - open with 30days notice
- ✓ +25bps for condos, refinances, payment reserves, deals >\$1.5M and deals in HOLDCOs – max yield up +50bps
- ✓ Minimum lender fee \$2500
- ✓ Submit through Filogix, Lendesk or Velocity

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