

BROKER RATE SHEET

RATES AND LENDING GUIDELINES

At EquityLine Mortgage Investment Corporation, our overachieving goal is simple: we provide short term, interest only loans backed by qualified residential properties in the GTA and other major Southern Ontario markets. We service our growing Broker network with quick turnarounds through an easy and efficient approval process.

Current Rates

URBAN CENTERS	LTV's	RATES
First Mortgage	Up to 65%	7.99%+
First Mortgage	Up to 80%	8.99%+
Second Mortgage	Up to 60%	11.99%+

SECONDARY COMMUNITIES & EXTENDED AREAS	LTV's	RATES
First Mortgage	Up to 65%	8.99%+
Second Mortgage	Up to 60%	12.99%+

Property Eligibility

- Single family attached or detached homes
- Townhouse freehold, apartment, and condos
- Cottage property (island as well)
- Multi-family, mixed use properties
- Student rentals and rooming houses
- Hobby farms
- Modular homes
- Construction or home improvement loans
- Rural/acreage (well/septic) waterfronts
- Building lots
- Other specialties

Each mortgage application is a specific deal. If you have any questions, we are happy to answer them.

Let's review your deal today

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EquityLine Services Corporation
FSRA #13068

EquityLine Financial Corporation
FSRA #12570

Lending Details

Income	Self-declared income accepted. Job letter/pay stub may be required
GDS/TDS	Not required
Beacon Score	Not required (used for pricing only)
Credit History	R9, judgement, collection and repo's accepted
Bankruptcy	Proposal and counselling not required, and no waiting period required. Bankruptcy does not have to be discharged.
Terms	6 to 12 months
Amortization	Yes / No (interest only)
Re-payment	Monthly
Property Tax Arrears	Accepted
Mortgage Arrears & Power of Sale	Accepted
Funding	2-5 business days
Appraisals	Approved listed available (Appraisal Institute of Canada)
Lending Area	GTA and major Ontario Markets