



Take control with uDrive.

MORTGAGE LENDING

Introducing **uDrive** - No Fee or Lower Rate

Every borrower is different. Now you're in the driver's seat. 8.65% and no fee, 7.65% and 1% fee, or 6.65% and 2% fee – **uDrive**.
(based on 60% LTV)

BC, Alberta, Manitoba, and Ontario (marketable urban locations)

1st Mortgages		up to 60% LTV	up to 65% LTV	up to 70% LTV	up to 75% LTV
Option 1	Rate	6.65%	6.95%	7.45%	7.95%
	Fee	2.00%	2.00%	2.00%	2.00%
Option 2	Rate	7.65%	7.95%	8.45%	8.95%
	Fee	1.00%	1.00%	1.00%	1.00%
Option 3 <small>(Fully open after 6 mo.)</small>	Rate	8.65%	8.95%	9.45%	9.95%
	Fee	0.00%	0.00%	0.00%	0.00%

Please call for rate quote on any request under 50% LTV

Brokers set their own fees. Add 3.5% to any rate for a 2nd mortgage. Subject to change without notice.

Lending Guidelines

- First and Second Mortgages
- Maximum Loan to Value of 75%
- Mortgages up to \$1,000,000
- No GDS/TDS required. NOA is preferred but stated income is acceptable.
- Amortized (30 years is standard) or interest only options on lower LTV requests.
- No lender fee option available.
- Reduced interest rate option available (with the addition of a lending fee).
- Fully open mortgages.
- One or two year terms available.
- Construction draw mortgages available with no standby fee on undrawn funds. (10% rate, 2% fee)

INVEST. LEND. GROW.

Call: 1.800.979.2911
 Email: uDrive@threepointcapital.ca
 Visit: threepointcapital.ca

