

## LENDING GUIDELINES

### Loan to Values

- Up to 75% on residential single family detached, duplex, fourplex, townhomes and condominiums in urban locations

### General Guidelines

- 1st and 2nd mortgages available
- Maximum mortgage size is \$1,250,000. For seconds, the total combined exposure cannot exceed \$1,250,000

### Rates, Fees & Terms

- Three rate & fee options are available to allow you and your client to choose which best suits their individual needs
- Options 1 & 2 are fully open. Option 3 is fully open after 3 months on a 1 year term and after 6 months on a 2 year term
- Amortization: 30 years on 1st mortgages, 25 years on 2nd mortgages. Interest only considered on 1st mortgages under 65%
- 1 and 2 year terms available
- \$175 documentation fee
- Rate adjustments may occur based on strength of borrower, location of property, type and condition of property
- Renewals are offered with only a 0.25% (min \$250) renewal fee to borrowers who meet all obligations

### Underwriting Submissions

- Applications and general enquiries should be emailed to: [udrive@threepointcapital.ca](mailto:udrive@threepointcapital.ca)
- Submissions should include a full application, credit bureau, purchase contract if applicable, NOA if available, property information and commentary on the details of the story, use of funds and exit strategy

### Underwriting Team

**Brad Graham**

*Chief Credit Officer*

[brad@threepointcapital.ca](mailto:brad@threepointcapital.ca)

**Kate Ormond**

*Mortgage Underwriter*

[kate@threepointcapital.ca](mailto:kate@threepointcapital.ca)

**Tanya Rousseau**

*Mortgage Underwriter*

[tanya@threepointcapital.ca](mailto:tanya@threepointcapital.ca)

**Lorinda Shmyr**

*Mortgage Administrator*

[lorinda@threepointcapital.ca](mailto:lorinda@threepointcapital.ca)

**Loren Hawkins**

*National Manager, Broker Relations*

[loren@threepointcapital.ca](mailto:loren@threepointcapital.ca)