

uDrive 1st Mortgage Rates

As at February 2025. Subject to approval and/or change without notice

1 year open term

0% lender fee option open after 6-months

up to 50% LTV

5.95% rate & 2% lender fee
6.95% rate & 1% lender fee
7.95% rate & 0% lender fee

up to 65% LTV

6.45% rate & 2% lender fee
7.45% rate & 1% lender fee
8.45% rate & 0% lender fee

up to 70% LTV

6.95% rate & 2% lender fee
7.95% rate & 1% lender fee
8.95% rate & 0% lender fee

up to 75% LTV

7.45% rate & 2% lender fee
8.45% rate & 1% lender fee
9.45% rate & 0% lender fee

Adjustments may be made based on use of funds, strength of borrower and location, type & condition of property

Rate Surcharges

- Acreages: +0.50%
- Non-resident borrowers: +0.50%
- Holding Companies: +0.25%
- Rural/small towns (pop <10k): +0.25%

General Terms

- \$345 documentation fee
- Amortization, up to 40 years
- Interest only considered up to 70% LTV



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