

Lending Guidelines.

Pathfinder, Elevation & Horizon

as at May 2026 | Subject to approval and/or to change without notice

FSRA #13070

Lending Parameters

Up to 75% LTV

| 1st mortgages | max loan | max LTV |
|--------------------------------|-------------------|---------|
| Single Property | up to \$1,250,000 | 75% |
| | up to \$1,500,000 | 70% |
| | up to \$1,750,000 | 65% |
| Multi Property (inter alia) | up to \$1,750,000 | 75% |
| | up to \$2,500,000 | 70% |
| | up to \$3,000,000 | 65% |
| 2nd mortgages | max loan | max LTV |
| | up to \$500,000 | 75% |

Guidelines & Terms

- Residential 1st & 2nd mortgages
- No lender fee & fully open options
- Owner occupied, revenue or vacation homes
- Properties can be held in personal names or a Hold Co.
- Stated income accepted, subject to ability to pay
- NOA or SOA required to confirm taxes are current
- Up to 40 year amortization available
- Interest only considered on 1st mortgages up to 70% LTV

Renewals

- Transparent renewal process provides peace of mind
- Renewals offered to borrowers in good standing at our no lender fee (option 3) rate, the date the renewal is issued
- Renewal fee 0.25% of outstanding at maturity (min \$500)

Call: 1.800.979.2911

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