

# Lending Guidelines.

## Pathfinder & Elevation

as at April 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	70%

### 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 1<sup>st</sup> 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)

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