

# Pathfinder.

## No Fee or Lower Rate

As at May 2026 & subject to approval and/or change without notice



FSRA #13070

### 1 Year Open Term 0% lender fee (option 3) open after 6 months

| Rate & Lender Fees        |          | up to 60% LTV   | up to 70% LTV   | up to 75% LTV   |
|---------------------------|----------|-----------------|-----------------|-----------------|
| 1 <sup>st</sup> Mortgages | Option 1 | 5.75% - 2% fee  | 6.25% - 2% fee  | 6.95% - 2% fee  |
|                           | Option 2 | 6.75% - 1% fee  | 7.25% - 1% fee  | 7.95% - 1% fee  |
|                           | Option 3 | 7.75% - 0% fee  | 8.25% - 0% fee  | 8.95% - 0% fee  |
| 2 <sup>nd</sup> Mortgages | Option 1 | 8.75% - 2% fee  | 9.25% - 2% fee  | 9.95% - 2% fee  |
|                           | Option 2 | 9.75% - 1% fee  | 10.25% - 1% fee | 10.95% - 1% fee |
|                           | Option 3 | 10.75% - 0% fee | 11.25% - 0% fee | 11.95% - 0% fee |

### 2 Year Term

Add 0.50% to rate  
Open after 6 months

### Rate Surcharges

Holding Companies +0.25%  
Rental Properties +0.25%  
Acreages (>5 acres) +0.50%

### Document Fee

\$495.00

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