

Attain Mortgage makes home ownership accessible to more Canadians.

Product Information – Attain Near Prime Flex 65	
Purpose	<ul style="list-style-type: none"> Located in selected Urban & Business Centres in British Columbia and Ontario – refer to Near Prime Flex 65 Product Features or speak to Attain Mortgage Support.
Property Type	<ul style="list-style-type: none"> Owner occupied (maximum 2 units) and Rental (maximum 4 units). Prime marketable residential real estate with demonstrated ongoing re-sale demand. Property must have a remaining economic life > requested amortization + 5 years
Term	<ul style="list-style-type: none"> 1, 2 and 3 year open
Rate	<ul style="list-style-type: none"> Fixed Rate hold is 10 days from date of approval (60 days from date of approval with signed commitment)
Prepayment Penalty	<ul style="list-style-type: none"> Fully open No prepayment penalties
Loan Amount	<ul style="list-style-type: none"> \$250,000 to \$1,500,000.00 Up to \$2,000,000.00 will be considered case by case with maximum LTV of 50%.
Down Payment	Confirmable on deposit with a recognized Canadian financial institution for a minimum of 90 days.
Credit History	<ul style="list-style-type: none"> No minimum beacon score Bankruptcy must be discharged prior to funding Maximum 2 Major Credit Events (bankruptcy, consumer proposal, credit counselling) discharged, no real estate involved. Consumer proposal must be paid out in full: <ul style="list-style-type: none"> prior to advance (for purchases) from proceeds (for refinances)
Maximum LTV	<ul style="list-style-type: none"> Up to 65% LTV
Second Mortgages	<ul style="list-style-type: none"> Independent second mortgages allowed up to 80% combined LTV
Amortization	<ul style="list-style-type: none"> Minimum: 10 years Maximum: 30 years
GDS/TDS	<ul style="list-style-type: none"> Maximum 60% / 70%
Income Confirmation	<ul style="list-style-type: none"> Standard income confirmation 95% subject gross rental offset (subject) / 95% subject gross less PITH (non subject) Flexible income confirmation options available with proof of source and sustainability
Payment Options	Monthly, bi-weekly, weekly (accelerated)
Property Taxes	Taxes are collected by Attain Mortgage and paid on borrower's behalf.
Appraisal	Subject to Attain Mortgage Approved Appraiser List through SOLIDIFI or RPS
Lending Locations	British Columbia : Greater Vancouver Area, Kelowna, Greater Victoria Area, Nanaimo & Parksville. Ontario : Greater Toronto Area, Barrie, Hamilton Region, Grimsby, St. Catherine's, Kitchener, Waterloo, Cambridge, Guelph, London, Ottawa

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