

Alternative Lending/NIQ Spring Rate Special

As we spring into our busy season, it is important to know that you have a lender partner who will get you to the finish line quickly and with the accuracy to get the deal done right the first time.

Today's Prime Rate
3.00%

ALTERNATIVE LENDING



Optimum Mortgage

Contact your BDM today.

Manitoba
June Craig | 204.998.3899

Ontario Southwest
Joe Foggetti | 416.882.9919

Ontario GTA
Rod Dadswell | 416.995.5713

Ontario North
Rick Glauser | 705.331.5954

Ontario East
Margaret O'Connell | 613.809.1723

Corporate Office
Marcia Browton | 1.866.441.3775

HELP YOUR NIQ/BUSINESS FOR SELF CLIENTS TAKE ADVANTAGE OF LOW INTEREST RATES, EASE THEIR MONTHLY BUDGET & SAVE MONEY ON INTEREST CHARGES.

	OPTION 1 (with fee)	LENDER FEE	REFERRAL FEE	OPTION 2 (no fee)	LENDER FEE	
1-YEAR	4.50%	\$750	50 BPS	1-YEAR	4.75%	\$0
2-YEAR	4.35%	1.00%	50 BPS	2-YEAR	4.80%	0.00%
3-YEAR	4.55%	1.00%	75 BPS	3-YEAR	4.99%	0.00%

- Minimum Beacon Score - 600
- Maximum Loan-to-Value - Up to 80% for purchases
- Up to 80% for refinances
- Maximum Amortization - Fixed rate: 25 or 30 year amortization
- Variable rate: 25 year amortization
- Property Usage - Owner-occupied

5-YEAR VARIABLE	650+ Beacons	Starting at Prime + 1.50%	REFERRAL FEE 100 BPS
	600-649 Beacons	Starting at Prime + 2.00%	

The Optimum Advantage

- We do not market directly to your clients.
- Early payout permitted, subject to penalty.
- Mortgages backed by the security of a schedule 1 bank.
- We use a common sense approach to find solutions to meet your client's needs.