



BROKER PARTNER PRICING

First Mortgage Solutions for your clients located in urban and suburban areas of **BC, AB, QC, ON, and NS** as of **March 18th, 2024**.

PURCHASES & REFINANCES RATES

Max LTV	No Lender Fee		1% Lender Fee
	Closed Term	Closed Then Open	Fully Open Term
60%	9.95%	10.45%	8.95%
65%	10.25%	10.75%	

ELIGIBILITY

- Term Length**
 - One-year term
- Minimum Beacon**
 - 640 (Call BDMs for pricing for beacons < 640)
- Locations**
 - Most cities with 100k+ people in BC, AB, QC, ON and NS

DEAL DEPENDENT PREMIUMS

Private Payout	Applied if we are paying out a private mortgage. Max LTV ≤60%	0.25%
Non-Resident	Applied if the borrower is not a resident of Canada.	0.50%
Jumbo	Applied if the mortgage amount between \$1M-\$1.25M	0.50%
	Applied if the mortgage amount between \$1.25M-\$2M	1.00%

All content provided herein is subject to change without notice. Additional terms and conditions apply. All mortgage submissions must receive final approval from the lending committee to qualify. The content herein assumes that the mortgage is closing within 45 days with a loan amount between \$100,000 and \$1,000,000. The interest rates quoted above are variable compounded monthly not in advance.



KEY REQUIREMENTS

LENDING REQUIREMENTS

- Loan Purpose**
 - Purchases, Refinances, and ETO
- Files We Lend On**
 - Residential only, up to 3 doors (QC: 4 doors)
 - 1st mortgages only (2nds available in BC only)
- Renewal Fee**
 - \$295 flat renewal fee
- Loan Amount**
 - \$100K - \$2M (subject to sliding scale)
- Amortization**
 - Interest only or up to 40 years amortization
- Rate Guarantee**
 - **45 days** after the commitment is issued
- Appraisals**
 - Appraisals are required on every file
 - Go to www.nhlp.ca/approved-appraisers for approved appraiser list
- Income**
 - Stated income declaration signed at the borrower's lawyer or notary
 - No max GDS/TDS
- Submission**
 - Submit Electronically through **Filogix, Lendesk, or Velocity**



DIEGO LANDA
604-404-8191

Want to discuss a potential deal?

Speak with our BDM team. Running a file through a BDM first improves approval rates.

connect@neighbourhoodholdings.com



THIBAUT COUTURE
778-227-1676



BANK PARTNER PRICING

First Mortgage Solutions for your clients located in urban and suburban areas of **BC, AB, QC, ON, and NS** as of **January 24th, 2024**.

PURCHASES & REFINANCES RATES

Max LTV	1% Lender Fee		2% Lender Fee
	Closed Term	Closed Then Open	Fully Open Term
60%	9.95%	10.45%	9.95%
65%	10.25%	10.75%	10.25%

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TERM DETAILS

Closed Term

- Payout at any time by paying a 3-month interest prepayment penalty

Closed then Open Term

- Closed for first 3 Months, open thereafter on regular payment dates only

Fully Open Term

- Payout at any time without penalty

		No Lender Fee		
Max LTV	Beacon	Closed Term	Closed Then Open	Fully Open Term
60%	640-900	9.95%	10.45%	9.95% + 1%
	600-639	10.45%	10.95%	10.45% + 1%
65%	640-900	10.25%	10.75%	10.25% + 1%
	600-639	10.85%	11.55%	10.85% + 1%

Bundle			
LTV	575	600	640+
65%	9.95%	9.90%	9.75%
60%	10.00%	9.75%	9.75%



Updated Pricing Overview - January 22nd, 2024

Promo Pricing

		NO LENDER FEE		1% LENDER FEE
Min Beacon	LTV	Closed Term	Closed Then Open	Fully Open Term
640	60%	9.45% (+50bps)	9.95% (+50bps)	9.20% (+50bps)
	65%	9.95%	10.70%	9.45%
	70% (Exclusive)	10.70%	11.45%	10.20%
	75% (Bank)	11.00% + 1% Lender	11.70% + 1% Lender	11.00% + 1% Lender

Standard Pricing - BC, AB, ON, QC, NS

		NO LENDER FEE			1% LENDER FEE
Max LTV	Beacon	3-Year	2-Year	1 Year	1 Year
65%	640-900	10.45%	10.60%	10.70%	10.70%
	600-639	10.60%	10.75%	10.85%	10.85%
	575-599	10.95%	11.10%	11.20%	11.20%
	500-574	11.45%	11.60%	11.70%	11.70%

Closed Term		Fully Open Term
<i>Payout at any time by paying a 3-month interest prepayment penalty</i>		<i>Payout at anytime</i>