



# BROKER PLUS

## 2ND MORTGAGE PRODUCT UP TO 90% LTV SELF EMPLOYED STATED INCOME

<b>LOAN AMOUNT</b>	No maximum No minimum										
<b># OF UNITS</b>	1 & 2 Units. 1 must be owner occupied										
<b>AMORTIZATION</b>	LTV >80% up to 30 year 0.20% premium on rate LTV <80% up to 35 year 0.40% premium on rate LTV <80% Interest only 0.60% premium on rate										
<b>LOAN TO VALUE</b>	Refinance: Up to 90%										
<b>ELIGIBILITY</b>	Canadian Citizens, Permanent Residents 3+ years business operation. Must have a Canadian credit history.										
<b>TERMS</b>	2 year term – 3 month penalty – reduced to 1 month if refinanced by DLC FC Agent										
<b>INTEREST RATE</b>	Refinance rate is current First National 5 year rate										
<b>LENDER FEE</b>	Matching recently funded 1st mortgage rate. Premium applied to full (1st & 2nd) amount borrowed as follows: <table border="1"> <thead> <tr> <th>Appraised Value</th> <th>Premium Charged</th> </tr> </thead> <tbody> <tr> <td>Up to 5%</td> <td>3.30%</td> </tr> <tr> <td>Up to 10%</td> <td>3.75%</td> </tr> <tr> <td>Up to 15%</td> <td>5.85%</td> </tr> <tr> <td colspan="2">To a max of 90% of appraised value</td> </tr> </tbody> </table>	Appraised Value	Premium Charged	Up to 5%	3.30%	Up to 10%	3.75%	Up to 15%	5.85%	To a max of 90% of appraised value	
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<b>DEBT SERVICE</b>	Beacon <680 GDS 35% TDS 42% Beacon >680 GDS N/A TDS 44%										
<b>FEES</b>	Mortgage set-up fee, and closing costs paid by borrower										

Broker Plus allows a homeowner to access an additional 15% of the value of their home. Not to be used to repay gifts from blood relative(s). No auto-declines, all deals considered on own merit. Appraisals ordered by Solidity. Cost is borrowers responsibility. Commission: Paying 0.5% on the total borrowings

Example: \$600,000 value 1st mortgage \$400,000 with "A" lender. 2nd mortgage \$90,000 with Solidity. Premium of \$28,665. Total borrowings \$518,665 **Pays: \$2,593.32**

Broker/Agent to disclose to the client that The Solidity Group Mortgage Investment Corporation and DLC FC Funding are affiliated companies. William (Bill) Handsaeme, the Principal Broker of DLC FC Funding is also the President of The Solidity Group Mortgage Investment Corporation and is the majority shareholder of both companies.