



# FIRST MORTGAGES

## UP TO 80% LTV

<b>LOAN AMOUNT</b>	No maximum No minimum
<b># OF UNITS</b>	Single-family, Duplex, Rentals, Residential Only
<b>AMORTIZATION</b>	25, 30, or 35-year Amortization Interest only available O.A.C
<b>ELIGIBILITY*</b>	Canadian Citizens, Permanent Residents, and Newcomers. Self-employed with 2 year NOA grossed by 15% or Eligible add backs
<b>TERMS</b>	1 year term closed. 3 months interest penalty, reduced to 1 month if refinanced by DLC FC Agent
<b>INTEREST RATE</b>	From 10.74% - 11.49%
<b>LENDER FEE</b>	2.25% fee + Broker fee
<b>DEBT SERVICE</b>	GDS Deal by deal TDS Deal by deal
<b>FEES</b>	\$900 + HST Mortgage set-up fee and closing costs paid by the borrower

\*For borrowers without Canadian credit history where the LTV is <80%, Solidity will consider alternative sources and willingness to pay the loan. Appraisals ordered by Solidity. Cost is the borrower's responsibility. No auto-declines, all deals are considered on their own merit. Agent is able to charge their own fee, there is no finders fee paid.

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.