



CREDIT REPAIR PROGRAM

2ND MORTGAGE PROGRAM

LOAN AMOUNT	No maximum No minimum		
# OF UNITS	1 to 4 units		
AMORTIZATION	LTV 80% up to 30 year 0.20% premium on rate LTV 80% up to 35 year 0.40% premium on rate Interest only 0.60% premium on rate		
ELIGIBILITY*	Canadian Citizens, Permanent Residents, and Newcomers. Self-employed with 2 year NOA grossed by 15% or Eligible add backs		
TERMS	1 or 2 year term closed. Open with 3 month penalty - reduced to 1 month if refinanced by DLC FC Agent		
INTEREST RATE	From 15.15% - 15.9%		
LENDER FEE	Loan to value Up to 80%	Standard 3.00%	Self Employed** 4.10%
FEES	\$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 **Self employed without third-party income validation

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. No auto-declines, all deals considered on own merit. Solidity does not report to the credit bureau. Help re-establish your clients credit quickly with a debt consolidation.

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.