

Mortgage Solutions that Span the Alternative Spectrum from Near Prime to True Private.





We match every deal to the right product


NEAR PRIME

FLEX

ALT / PRIVATE

MAPLE FINANCIAL Near Prime		Up to 80% LTV, Alt-A, Flexible Geography Qualified at Greater of BoC or Contract +2%					
	LTV	Term	Beacon 680+	Beacon 640-679	Beacon 600-639	Lender Fee	Finder's Fee
PREMIUMS: Rental Occupancy: +0.5% Loan Amt >\$1.5M: +0.15% C Locations: +0.25% Condo Apartments: +0.10%	Up to 80%	1 Year	5.19%	5.34%	5.59%	1%	50 bps
	Up to 80%	2 Year	5.14%	5.29%	5.54%	1%	60 bps
	Up to 80%	3 year	5.24%	5.39%	5.64%	1%	75 bps

MAPLE FINANCIAL Flex		Up to 80% LTV, Extended Ratios, Flexible Geography Qualified at Contract Rate with Extended Ratios (55%/55%)						
	LTV	Term	Beacon 720+	Beacon 680-719	Beacon 640-679	Beacon 620-639	Lender Fee	Finder's Fee
PREMIUMS: Rentals 1-2 Units: +0.5% Loan Amt >\$1.5M: +0.15% 2nd Homes: +0.25% Condo/Apt: +0.25% Tier 2 Location: +0.25% Tier 3 Location: +0.5% 2yr term: +0.25%	Up to 65%	1 Year	5.29%	5.34%	5.49%	5.74%	2.00%	100bps
	65.01 - 70%	1 Year	5.34%	5.39%	5.54%	5.79%	2.00%	100bps
	70.01 - 75%	1 Year	5.39%	5.44%	5.59%	5.84%	2.00%	100bps
	75.01 - 80%	1 Year	5.44%	5.49%	5.64%	5.89%	2.00%	100bps

MAPLE FINANCIAL Alt		Low LTV, Near-Private, Urban Properties, Low Rates Qualified at Contract Rate				
	LTV	Term	Starting Rates	Minimum Beacon	Lender Fee	Finder's Fee
PREMIUMS: Rental/2nd Home: +0.25% Loan Amt >\$1M, & >65%: +1% Loan Amt >\$2M: +1% Apartment Condo: +0.5% Refi LTV>70%: +0.25% B location: +0.5% C Location: +1%	up to 50%	1 & 2 year	5.59%	600	2%	100bps
	50.01-65%	1 & 2 year	6.09%	600	2%	100bps
	65.01 - 70%	1 & 2 year	6.89%	650	2%	100bps
	70.01-75%	1 & 2 year	7.14%	650	2%	100bps

