

## Mortgage Rate Sheet Effective October 30, 2025

\*Terms and conditions subject to change without notice.

Near Prime			Up to 80% LTV, Alt-A, Flexible Geography, Low Rates  Qualified at Greater of BoC or Contract +2%					
LTV	Term	Beacon 680+	Beacon 640-679	Beacon 620-639	Beacon 600-619	Lender Fee	Finder Fees	
Up to 80%	1 Year	5.19%	5.39%	5.69%	5.89%	1%	50 bps	
Up to 80%	2 Year	5.19%	5.39%	5.69%	5.84%	1%	60 bps	
Up to 80%	3 year	5.19%	5.39%	5.69%	5.79%	1%	75 bps	

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	
Up to 65%	1 Year Rate	5.69%	5.99%	6.14%	6.29%	2.00%	100bps	
	2 Year Rate	5.94%	6.24%	6.39%	6.54%	2.00%	100bps	
65.01 - 70%	1 Year Rate	5.79%	6.09%	6.24%	6.39%	2.00%	100bps	
	2 Year Rate	6.04%	6.34%	6.49%	6.64%	2.00%	100bps	
70.01 - 75%	1 Year Rate	5.89%	6.14%	6.29%	6.44%	2.00%	100bps	
	2 Year Rate	6.14%	6.39%	6.54%	6.69%	2.00%	100bps	
75.01 - 80%	1 Year Rate	5.99%	6.24%	6.39%	6.54%	2.00%	100bps	
	2 Year Rate	6.24%	6.49%	6.64%	6.79%	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		
up to 50%	1 & 2 year	6.09%	600	2%	100bps		
50.01-65%	1 & 2 year	6.59%	600	2%	100bps		
65.01 - 70%	1 & 2 year	7.39%	650	2%	100bps		
70.01-75%	1 & 2 year	7.64%	650	2%	100bps		

<sup>\*\*</sup>Rate Premiums May Apply

<sup>\*\*</sup>Primary Credit Earner's Income Determines Pricing