

EFFORT TRUST

Our Effort Is For You

Toronto

Phone: 416-924-4680

Fax: 416-924-4685

Hamilton

Phone: 905-528-8956

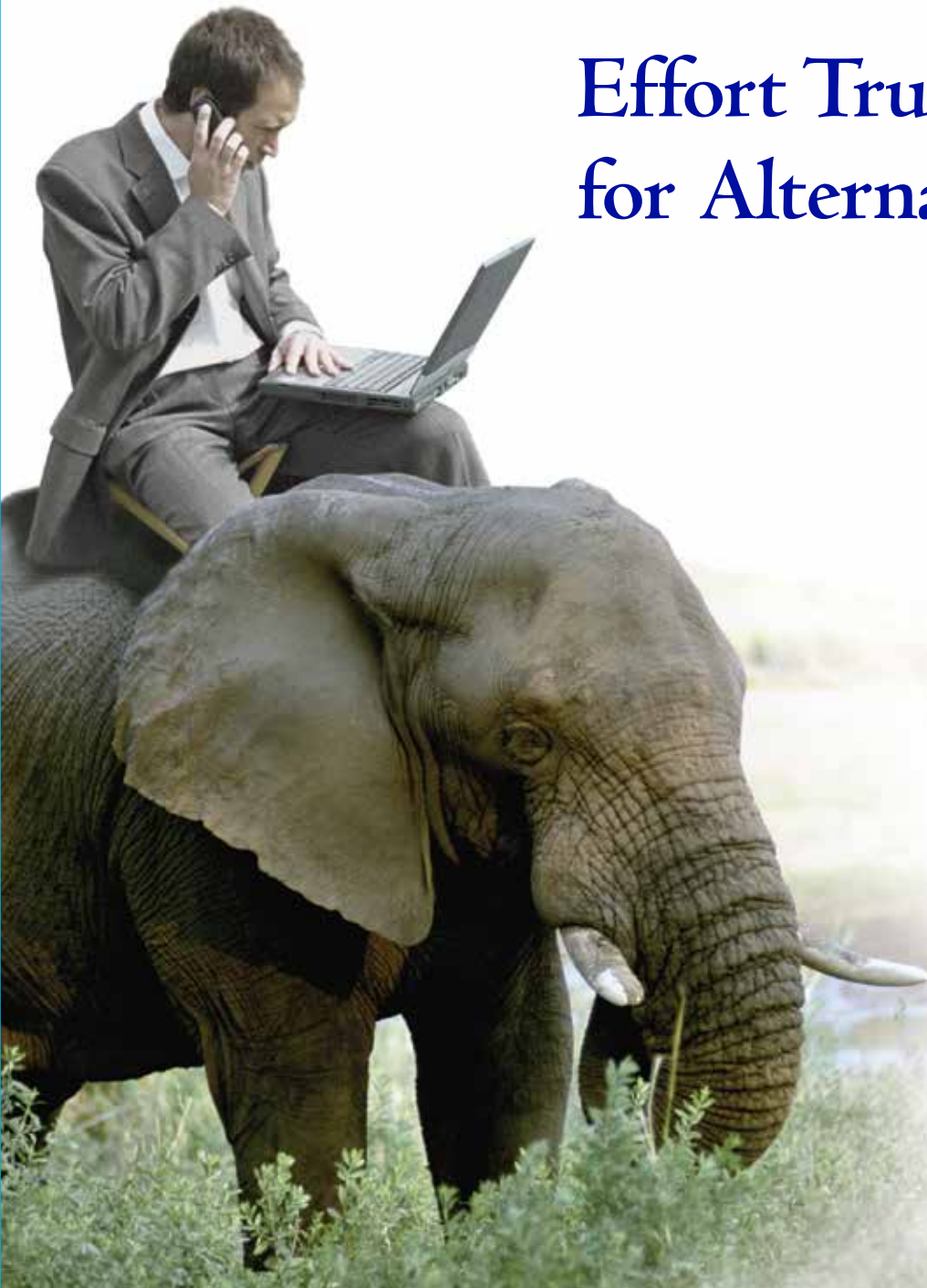
Fax: 905-528-8182

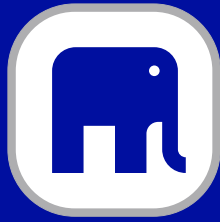
www.efforttrust.com

When you need dependable results...

**Effort Trust is your choice
for Alternative Lending**

- Specializing in Residential First Mortgages
- Broker focused
- Customized to your clients' needs
- Excellent customer service with fast turnaround time





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Finder's Fees

Purchases and Refinances

5 year residential mortgage	100 bps
4 year residential mortgage	80 bps
3 year residential mortgage	75 bps
2 year residential mortgage	50 bps
1 year residential mortgage	25 bps

When you need dependable results ...

- *Customized and flexible alternative mortgages for non-traditional borrowers.*
- *Competitive finder's fees for funded transactions and low lender fees.*
- *Broker focused by evaluating applications quickly and efficiently within 24 hours.*

MORTGAGE HIGHLIGHTS

Terms – 1-5 years closed, 1 year open, 6 months open/closed.

Rates – Highly competitive, typically at posted.

Amortization (conventional mortgages) – 30 years at 70-75% LTV, 35 years under 70% LTV.

Payment Options – Fixed rate mortgages: monthly, semi-monthly, bi-weekly and weekly.

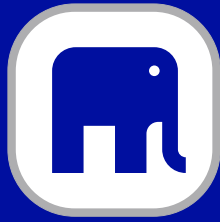
Residential Property Types – Single family dwellings including condominiums, 1-4 units (owner occupied or rental).

Ratio Calculations – Flexible with GDS & TDS ratios.

Prepayment Privileges – 10% prepayment with flexibility.

Mortgage Conditions – Simple, straight forward conditions resulting in efficient closings.

Lending Area – Southern Ontario with focus on the GTA (including Toronto, Hamilton, Burlington, Milton, Oakville, Mississauga, Brampton, Richmond Hill, Markham, Vaughan, Pickering, Ajax, Whitby, Aurora, Newmarket, Barrie, Guelph, Kitchener-Waterloo, London, St. Catharines and Ottawa).



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MORTGAGE PRODUCTS

1. Specializing in Alternative Residential Mortgages for Purchases & Refinances

- **First Conventional** – Mortgage loans to 75% LTV.
- **First High Ratio** – CMHC high ratio mortgage loans to 95% LTV.
- **Imperfect Credit** – Credit history with beacon scores above 500.
- **New Immigrants** – With worker's permit and application for landed status.
- **Past Bankrupts** – Discharged with re-established credit greater than 6 months.
- **Self-Employed** – Flexible on income with NOA's to show no taxes owing.
- **Consolidation** – Existing mortgages and other unsecured debts.
- **Rental Properties** – Single family dwellings including condominiums, 1-4 units.
- **High-End Properties** – Single advances up to \$5,000,000.

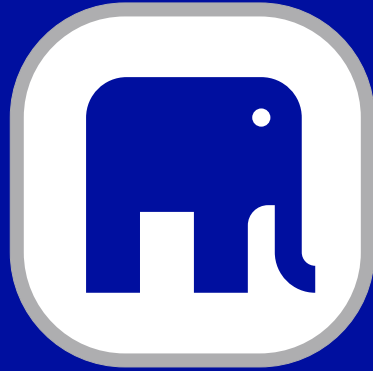
2. Construction Financing for Builders & Developers

- Single family homes, townhouses and infill developments.
- Up to 75% LTV on land acquisition and 75% of the hard construction costs on a cost to complete basis.

3. Commercial Mortgages

- Retail plazas, retail storefronts/apartments and multi-family apartments.
- Up to 75% LTV on purchases & refinances.

Please fax applications to: Toronto 416-924-4685 or Hamilton 905-528-8182



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The Effort Trust Company

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