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

Toronto
Phone: 416-924-4680
Fax: 416-924-4685

Hamilton
Phone: 905-528-8956
Fax: 905-528-8182

www.efforttrust.com
**Finder’s Fees**

Purchases and Refinances

<table>
<thead>
<tr>
<th>Mortgage Term</th>
<th>Finder’s Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 year residential mortgage</td>
<td>100 bps</td>
</tr>
<tr>
<td>4 year residential mortgage</td>
<td>80 bps</td>
</tr>
<tr>
<td>3 year residential mortgage</td>
<td>75 bps</td>
</tr>
<tr>
<td>2 year residential mortgage</td>
<td>50 bps</td>
</tr>
<tr>
<td>1 year residential mortgage</td>
<td>25 bps</td>
</tr>
</tbody>
</table>

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*When you need dependable results …*

- **Customized and flexible alternative mortgages for non-traditional borrowers.**
- **High broker finder’s fees for funded transactions and low lender fees of $500 for most applications.**
- **Broker focused by evaluating applications quickly and efficiently within 24 hours.**

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**MORTGAGE HIGHLIGHTS**

**Terms** – 6 months open / closed, 1 year open / closed, 2-5 years closed.

**Rates** – Highly competitive, typically at posted.

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

**Residential Property Types** – Single family dwellings including condominiums, up to and including four-plexes (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 (Toronto, Hamilton, Burlington, Oakville, Mississauga, Pickering, Ajax, Whitby, Aurora, Newmarket, Barrie, St. Catharines & Niagara Falls).
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.
   - **High-End Properties** – Single advances up to $4,000,000.

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
   - Anchored and unanchored retail, retail storefronts, industrial and multi-family.
   - Up to 75% LTV on purchases & refinances.

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