



PELLEGRINI MORTGAGES

Private Lending | Product Sheet Information

PELLEGRINI MORTGAGES

☎ (647) 533-3401
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🌐 www.peterpellegrini.ca

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PRIVATE 1ST & 2ND MORTGAGES

UP TO 75% LTV AVAILABLE

RATES AVAILABLE UPON REQUEST



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LOAN PURPOSE	Purchase, Refinance & Equity Take Out
CREDIT SCORE	Minimum 580, 650+ for best pricing
MAXIMUM LTV & LOAN AMOUNT	1st Mortgages up to 65% LTV (In major urban cities) 2nd Mortgages up to 75% LTV (In major urban cities) \$100K up to \$2.5M
RATES, PRICING & FEES	Fixed Rates with Interest Only payments. Pre-paid interest options available.
TERMS & PREPAYMENT	1st Mortgage – 1 Year Term Closed (1 month interest bonus) 2nd Mortgage – 1 Year Term Closed (3 months interest bonus)
OPTIONS	Fully or partially prepaid interest. Blanket mortgages available.
PROPERTY TYPE & OCCUPANCY	Single Family homes, Towns & Row houses, Condo Towns. Primary residential & rental investment properties (up to fourplex) eligible. Excludes rural, well and septic.
UNDERWRITING GUIDELINES	NOA's (showing no outstanding taxes owing), Letter of Employment and/or paystubs required. Self Employed – 2 Years Financial Statements. Minimum 6 months bank statements to assess ability to repay. Valuation from Bank/PELLEGRINI MORTGAGES approved appraisal list. Property taxes paid to date (showing no outstanding taxes owing).