

# EFFORT TRUST

*Our Effort Is For You*

Toronto

Phone: 416-924-4680

Fax: 416-924-4685

Hamilton

Phone: 905-528-8956

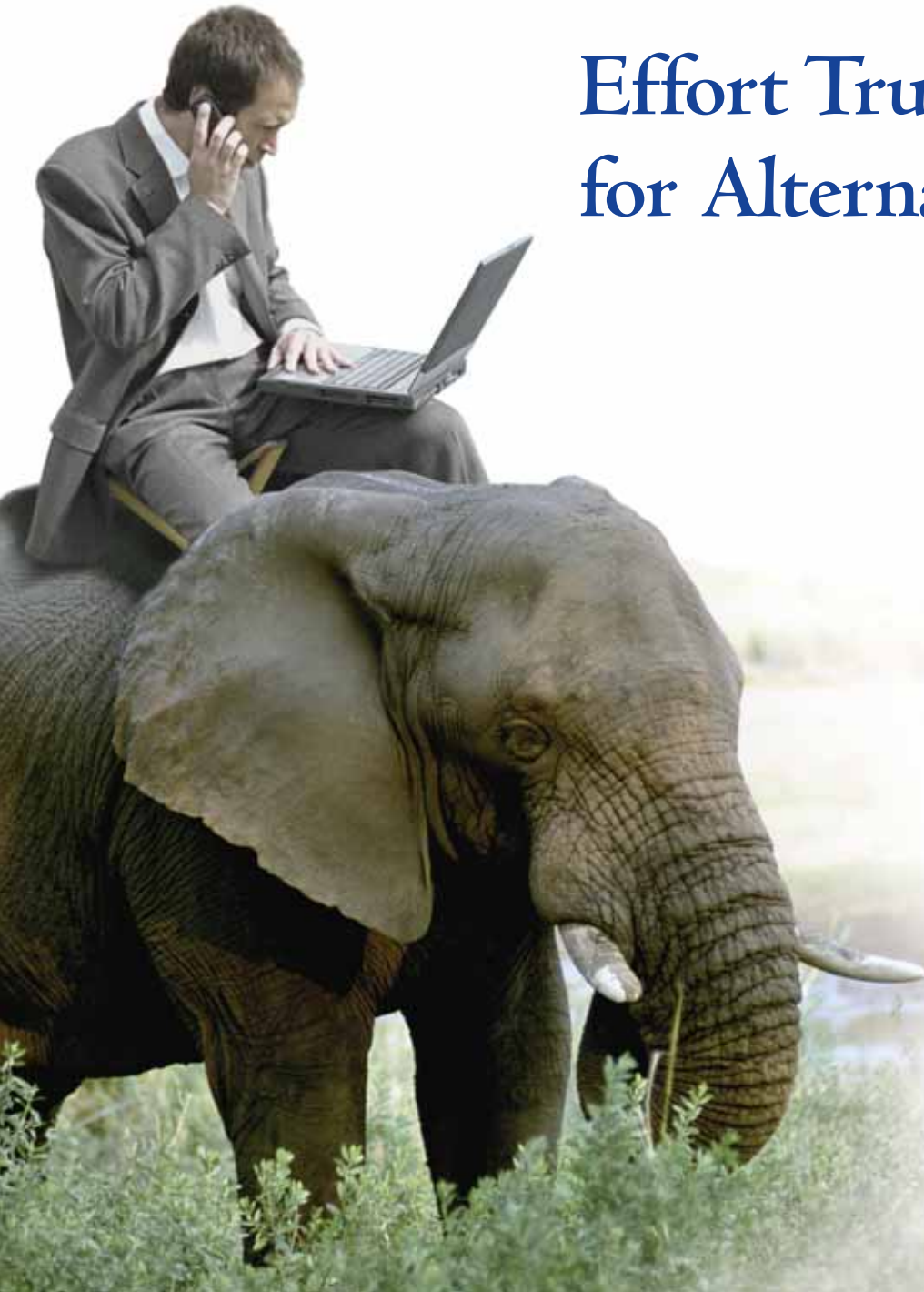
Fax: 905-528-8182

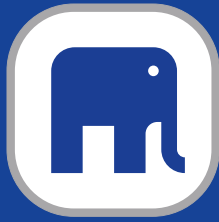
[www.efforttrust.com](http://www.efforttrust.com)

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.*
- *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.*

## 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.

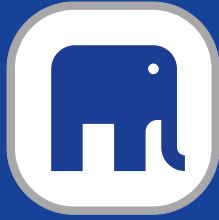
**Residential Property Types** – Single family dwellings including condominiums, up to and including four-plexes (owner occupied or rental).

**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).



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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.
- **High-End Properties** – Single advances up to \$4,000,000.

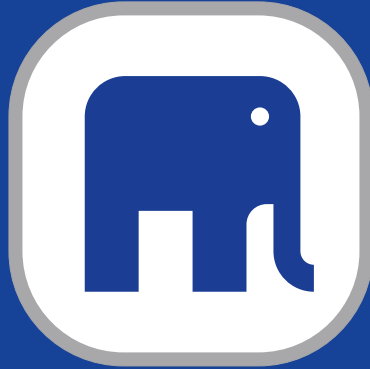
### 2. Construction Financing for Builders & Developers

- 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



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## **The Effort Trust Company**

### **Toronto Office**

**980 Yonge Street, Suite 30  
Toronto ON M4W 3V8  
Phone: 416-924-4680  
Fax: 416-924-4685**

### **Hamilton Office**

**240 Main Street East  
Hamilton ON L8N 1H5  
Phone: 905-528-8956  
Fax: 905-528-8182**

**[www.efforttrust.com](http://www.efforttrust.com)**