

Rate Sheet

Commercial Ontario

APRIL 2025

1ST MORTGAGE STARTING RATES*

LTV	RATE	LENDER FEE**
< 50%	11.69%	2.50%
Up to 65%	12.29%	2.50%
Up to 70%	12.99%	2.50%

2ND MORTGAGE STARTING RATES*

LTV	RATE	LENDER FEE**
< 50%	12.70%	3.50%
Up to 65%	13.70%	3.50%
Up to 70%	14.74%	3.50%

6M / 12M / 24M Open or Closed

* All Rates are subject to borrowers meeting AppGear Capital's lending criteria (this may include borrower credit score, income and property location) and are subject to change without notice.

** Minimum Lender Fee is \$3,500. Open has a surcharge of 0.5% for the lender fee.

Mortgage Products

- 1ST and 2ND Mortgages
- Equity Line (HELOC)
- Bridge Mortgages
- Home Renovations Financing
- Term Alignment
- Vacant Land - up to 50% LTV
- Construction and Reno Loans
- Laneway House / Coach House