LENDSTRAIT

80 Acadia Avenue, Suite 307, Markham ON L3R 9V1
905-415-8555 | 905-415-7775
info@lendstrait.ca | www.lendstrait.ca

EquityElite

Flexible First & Second Mortgage Solutions for Smart Brokers

Built for competitive pricing and fast underwriting. A streamlined solution for first and second mortgages, allowing brokers to secure strong rates and quick approvals for their clients.

	1st MORTGAGE	2nd MORTGAGE
MAX LTV	75%	75%
STARTING FEE	1.5%	1.5%
STARTING RATE	6.99%	8.99%

TERMS & CONDITIONS

Income Verification	Reasonability + 3 Months Bank Statements, LOE, paystubs
Maximum Mortgage	75% LTV
Occupancy Type	Owner occupied Purchase | Refinance
Valuation	From Approved Appraisal list or Market Comparisons can be used
Term	6-month term: closed for 3 months.
Product Highlights	No Loan Size-Based Pricing (Flat Structure) Flexible Rate & Fee Structuring to Make Deals Work Bridge Financing & Equity Take-Outs Debt Consolidation Focused Ability to Payout Existing Private Mortgages Minimal Documentation Approach
Credit Minimum	600+

PROPERTY TYPE

- Single
- Family
- Duplex
- Townhouse
- Strata Townhouse
- Apartment Condo[1]

[1]Min 600 sq ft & building must be 20 years or newer

LOCATION

A- up to 75% (ONTARIO)

CONTACT OUR SALES TEAM

Aman Narula
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President of Sales
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EquityPro

Flexible Equity. Smart Solutions.

Flexible financing for borrowers with strong home equity. Competitive rates, simple approvals, and tailored first and second mortgage solutions.

	1st MORTGAGE	2nd MORTGAGE
MAX LTV	75%	75%
STARTING FEE	2%	2%
STARTING RATE	7.49%	9.49%

TERMS & CONDITIONS

Income Verification	Reasonability + 3 Months Bank Statements, LOE, paystubs
Maximum Mortgage	75% LTV
Occupancy Type	Owner occupied or Rental Purchase | Refinance
Valuation	From Approved Appraisal list or Market Comparisons can be used
Term	1-year term: closed for 6 months. 6-month term: closed for 3 months.
Product Highlights	Payout Existing Private Mortgages Ability to structure rate and fee to make deals work No sliding scale on loan amount over 1.2M

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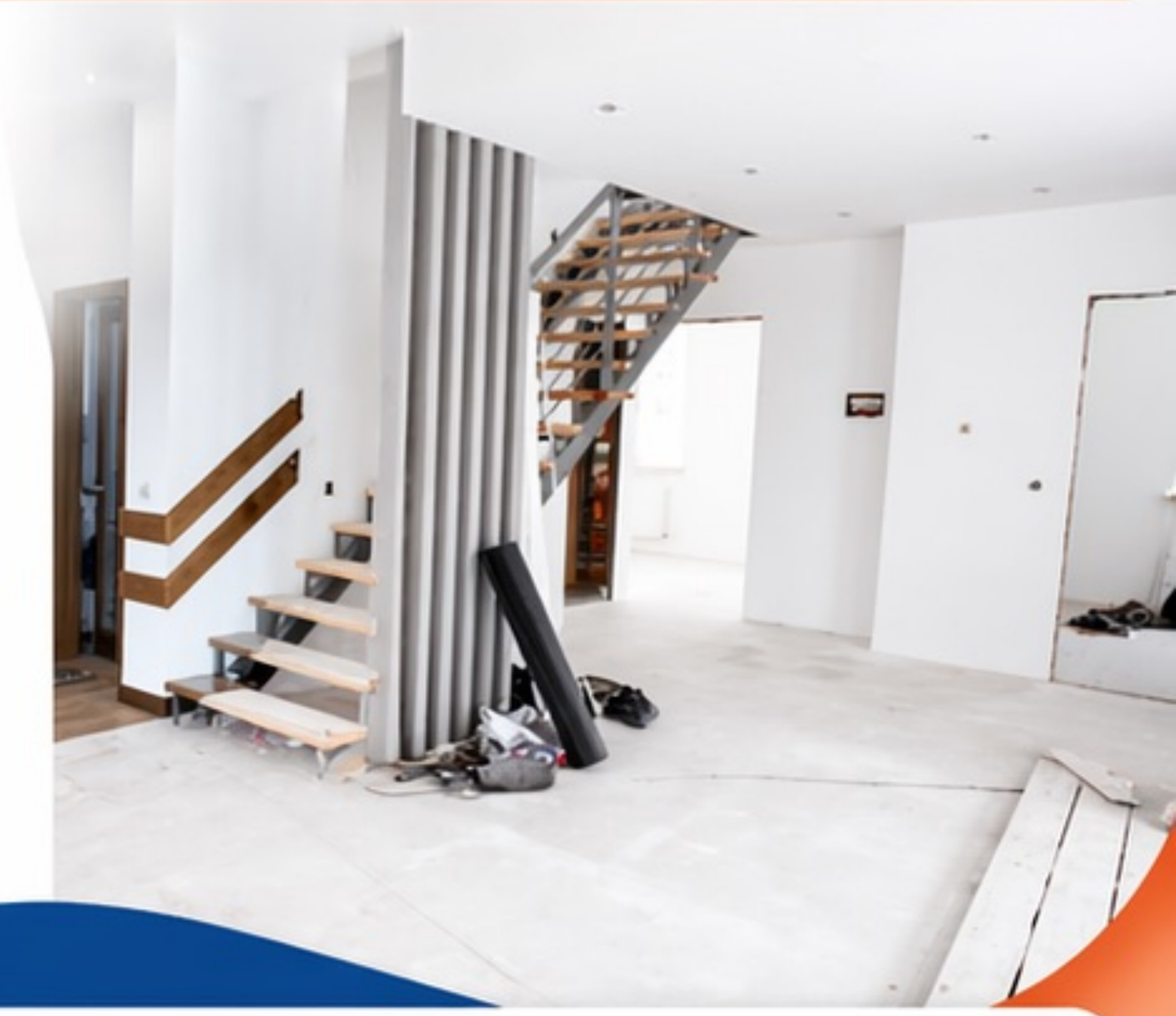
Improvement Plus



The Improvement Plus Program is a short-term, 6-month financing bridge tailored for property enhancements. Featuring an interest-only payment structure and a maximum LTV of 80%, this program provides the capital needed to increase a property's value quickly before transitioning to long-term financing.

Up to **80%** MAX LTV Interest Only Payment Structure	**8.99%** RATE	**6** MONTHS TERM	**INTEREST ONLY** PAYMENT STRUCTURE	**Quick Value Lift** SMART BRIDGE TO LONG-TERM FINANCING

WHAT YOU CAN DO

- Build or finish a basement rental unit
- Construct a garden suite
- Legalize an existing unit
- Renovate to increase rental income and property value

WHO THIS IS FOR

- Homeowners sitting on equity
- Investors looking to add doors (units)
- Clients with strong vision but limited liquidity
- Anyone looking to turn their home into an income-producing asset

HOW IT WORKS

1. **FUND** Fund upfront capital for quick renovations.
2. **BUILD** Increase property value efficiently.
3. **EXIT** Transition via refinance or sale.

To ensure quality, timelines, and execution, all work is completed through our approved contractor network, with projects reviewed and managed from start to finish.

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EquityLine Build

EquityLine Build is a professional-grade solution for ground up residential builds and major redevelopments. It provides essential short term capital (6-12 months) based on the "as completed" value, allowing brokers and builders to fund construction milestones with ease and exit via sale or refinance.

Up to 75% MAX LTV	9.99%-10.99% RATE	6-12 MONTHS	2% STARTING LENDER FEE
of As-Completed Value	Interest Only Payment Structure	TERM	

ELIGIBLE PROJECTS

- Ground up residential construction
- Custom home builds
- Teardowns and rebuilds
- Major additions / structural expansions
- Garden suites and secondary dwellings

FUNDING STRUCTURE

- Based on as complete value (ACV)
- Funds advanced in construction draws (foundation, framing, lock up, completion)
- Builder plans, permits, and detailed budget required upfront
- Quantity surveyor or progress inspections may be required

CORE USERS

- Finance construction from initial stages through completion
- Replace or pay out existing private or builder financing
- Complete partially built projects
- Reposition land or property into a higher value asset

PROGRAM STRENGTH

- Execution focused underwriting for construction deals
- Flexible structuring based on project viability and equity
- Competitive pricing for short-term build financing
- Broker friendly approach with clear communication
- Ability to work through complex or stalled projects

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