

## >> Street Fixed Terms

<b>Purpose of Funds</b>	<ul style="list-style-type: none"> <li>• Purchase, refinance and transfer.</li> <li>• First mortgage only.</li> </ul>
<b>Maximum LTV</b>	<ul style="list-style-type: none"> <li>• Owner Occupied: Up to 95% (Purchase &amp; Transfer).</li> <li>• Owner Occupied: Up to 80% (Refinance &amp; Transfer).</li> <li>• Stated Income: 80.01% to 90% (Purchase).</li> </ul>
<b>Mortgage Amount</b>	<ul style="list-style-type: none"> <li>• Minimum amount \$50,000.</li> <li>• Maximum cumulative amount \$1,500,000.</li> <li>• Minimum property value \$75,000.</li> </ul>
<b>Terms</b>	<ul style="list-style-type: none"> <li>• 1, 2, 3, 4 and 5 years.</li> </ul>
<b>Amortization</b>	<ul style="list-style-type: none"> <li>• Minimum 18 years.</li> <li>• Maximum 25 years high ratio/ 30 years conventional.</li> </ul>
<b>Rate Hold</b>	<ul style="list-style-type: none"> <li>• 120 days.</li> </ul>
<b>Rate Drop Policy</b>	<ul style="list-style-type: none"> <li>• Lower of contract rate or rate 5 days before closing. Broker can also request a one-time rate drop during the rate hold period. This must be done via email to the underwriter. No look back. If the one-time rate drop is given, the rate will be dropped again 5 days prior to closing, if lower on that day.</li> </ul>
<b>Rate Calculation</b>	<ul style="list-style-type: none"> <li>• Compounded semi-annually, not in advance.</li> </ul>
<b>Payment Frequencies</b>	<ul style="list-style-type: none"> <li>• Weekly, bi-weekly, monthly. Payment dates unavailable for monthly payment frequency – 29<sup>th</sup>, 30<sup>th</sup>, 31<sup>st</sup>.</li> </ul>
<b>Lending Criteria</b>	<ul style="list-style-type: none"> <li>• Must meet Street Capital lending guidelines.</li> <li>• Borrower and subject property must be located in the same province.</li> </ul>
<b>Debt Servicing</b>	<ul style="list-style-type: none"> <li>• As per Insurer's guidelines.</li> </ul>
<b>Credit Bureau</b>	<ul style="list-style-type: none"> <li>• Minimum credit score for the primary borrower is 600.</li> <li>• Minimum credit score for the primary borrower is 700 for stated income.</li> <li>• Primary borrower is required to have a minimum of 1 year established credit with a minimum of 2+ trades.</li> </ul>
<b>Bankruptcy</b>	<ul style="list-style-type: none"> <li>• Maximum 85% LTV for prior bankruptcy.</li> <li>• 2 years minimum discharged with 2 years re-established credit.</li> <li>• No prior bankruptcy for stated income or second homes.</li> </ul>
<b>Prepayment Options</b>	<ul style="list-style-type: none"> <li>• Up to 20% of the original principal amount and up to 20% increase in payments.</li> <li>• \$100 minimum prepayment required.</li> </ul>
<b>Payout Privilege</b>	<ul style="list-style-type: none"> <li>• Greater of 3 months interest or interest rate differential (IRD). The IRD is calculated by determining the difference between the <b>Customer rate</b> on the client's mortgage and Street Capital's <b>Regular rate</b> in effect at the time the IRD calculation is made for the term closest to the remaining term as determined by Street Capital.</li> </ul>
<b>Portable/Assumable</b>	<ul style="list-style-type: none"> <li>• Available upon qualification.</li> </ul>
<b>Increase &amp; Blend</b>	<ul style="list-style-type: none"> <li>• Available upon qualification.</li> </ul>
<b>Progress Advances</b>	<ul style="list-style-type: none"> <li>• Not available.</li> </ul>
<b>Purchase</b>	<ul style="list-style-type: none"> <li>• MLS listed residential properties.</li> <li>• We do not offer financing on Private Sales. If the property is listed on a discount website, call your RVP.</li> </ul>
<b>Rate Premium</b>	<ul style="list-style-type: none"> <li>• 0.10% for pre-approvals. This rate premium will apply upon conversion to a real deal.</li> <li>• 0.25% for 75.01% to 80% LTV.</li> <li>• 0.25% for stated income.</li> <li>• 0.50% for previous discharged bankruptcy.</li> </ul>
<b>Unacceptable Security</b>	<ul style="list-style-type: none"> <li>• Mobile Homes; Co-op Housing; Rooming Houses &amp; Student Housing; Vacant Land; Industrial or Commercial; Working Farms; Agricultural zoning; Condo Hotels; Time Shares; Houseboats; Properties with seasonal access; Social Housing.</li> </ul>

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## >> Street ARM Terms

<b>Purpose of Funds</b>	<ul style="list-style-type: none"> <li>• Purchase, refinance and transfer.</li> <li>• First mortgage only.</li> </ul>
<b>Maximum LTV</b>	<ul style="list-style-type: none"> <li>• Owner Occupied: Up to 95% (Purchase &amp; Transfer).</li> <li>• Owner Occupied: Up to 80% (Refinance &amp; Transfer).</li> <li>• Stated Income: 80.01% to 90% (Purchase).</li> </ul>
<b>Mortgage Amount</b>	<ul style="list-style-type: none"> <li>• Minimum amount \$50,000.</li> <li>• Maximum cumulative amount \$1,500,000.</li> <li>• Minimum property value \$75,000.</li> </ul>
<b>Term</b>	<ul style="list-style-type: none"> <li>• 3 Year and 5 year.</li> </ul>
<b>Amortization</b>	<ul style="list-style-type: none"> <li>• Minimum 18 years.</li> <li>• Maximum 25 years high ratio/ 30 years conventional.</li> </ul>
<b>Rate Hold</b>	<ul style="list-style-type: none"> <li>• 60 day rate hold (applies to the variance from prime).</li> <li>• The interest rate each month, including the month in which the mortgage is advanced, will be set to Street Capital's prime rate in effect as at the close of business day on the 1<sup>st</sup> day of the month plus or minus the specific percentage points per annum set out in the mortgage, if any.</li> </ul>
<b>Rate Drop Policy</b>	<ul style="list-style-type: none"> <li>• Lower of contract rate or rate 5 days before closing. Broker can also request a one-time rate drop during the rate hold period. This must be done via email to the underwriter. No look back. If the one-time rate drop is given, the rate will be dropped again 5 days prior to closing, if lower on that day.</li> </ul>
<b>Rate Calculation</b>	<ul style="list-style-type: none"> <li>• Compounded semi-annually, not in advance.</li> </ul>
<b>Conversion</b>	<ul style="list-style-type: none"> <li>• <b>3 &amp; 5 Year ARM</b> - Ability to lock into a fixed term mortgage equal to or greater than the remaining term left on the ARM.</li> <li>• The fixed rate will be set to Street Capital's Fixed Regular "Street" rate, for the chosen term, at the time of conversion plus any applicable surcharges. Certain conditions apply.</li> </ul>
<b>Payment Frequencies</b>	<ul style="list-style-type: none"> <li>• Weekly, bi-weekly, monthly. Payment dates unavailable for monthly payment frequency – 29<sup>th</sup>, 30<sup>th</sup>, 31<sup>st</sup>.</li> </ul>
<b>Lending Criteria</b>	<ul style="list-style-type: none"> <li>• Must meet Street Capital and Insurer's lending guidelines.</li> <li>• Borrower and subject property must be located in the same province.</li> </ul>
<b>Debt Servicing</b>	<ul style="list-style-type: none"> <li>• As per Insurer's guidelines.</li> </ul>
<b>Credit Bureau</b>	<ul style="list-style-type: none"> <li>• Minimum credit score for the primary borrower is 600.</li> <li>• Minimum credit score for the primary borrower is 700 for stated income.</li> <li>• Primary borrower is required to have a minimum of 1 year established credit with a minimum of 2+ trades.</li> </ul>
<b>Bankruptcy</b>	<ul style="list-style-type: none"> <li>• Maximum 85% LTV for prior bankruptcy.</li> <li>• 2 years minimum discharged with 2 years re-established credit.</li> <li>• No prior bankruptcy for stated income or second homes.</li> </ul>
<b>Prepayment Options</b>	<ul style="list-style-type: none"> <li>• Up to 20% of the original principal amount and up to 20% increase in payments.</li> <li>• \$100 minimum prepayment required.</li> </ul>
<b>Payout Privilege</b>	<ul style="list-style-type: none"> <li>• 3 month interest penalty.</li> </ul>
<b>Portable/Assumable</b>	<ul style="list-style-type: none"> <li>• Available upon qualification.</li> </ul>
<b>Increase &amp; Blend</b>	<ul style="list-style-type: none"> <li>• Not available.</li> </ul>
<b>Progress Advances</b>	<ul style="list-style-type: none"> <li>• Not available.</li> </ul>
<b>Purchase</b>	<ul style="list-style-type: none"> <li>• MLS listed residential properties.</li> <li>• We do not offer financing on Private Sales. If the property is listed on a discount website, call your RVP.</li> </ul>
<b>Rate Premium</b>	<ul style="list-style-type: none"> <li>• 0.10% for pre-approvals. This rate premium will apply upon conversion to a real deal.</li> <li>• 0.25% for 75.01% to 80% LTV.</li> <li>• 0.25% for stated income.</li> <li>• 0.50% for previous discharged bankruptcy.</li> </ul>
<b>Unacceptable Security</b>	<ul style="list-style-type: none"> <li>• Mobile Homes; Co-op Housing; Rooming Houses &amp; Student Housing; Vacant Land; Industrial or Commercial; Working Farms; Agricultural zoning; Condo Hotels; Time Shares; Houseboats; Properties with seasonal access; Social Housing.</li> </ul>

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## >> Street Self Employed

<b>Purpose of Funds</b>	<ul style="list-style-type: none"> <li>• Purchase, refinance and transfer (Owner Occupied properties only).</li> </ul>
<b>Premiums</b>	<ul style="list-style-type: none"> <li>• As per Insurer's guidelines.</li> </ul>
<b>Maximum LTV</b>	<p><b>With Traditional Third Party Validation of Income</b></p> <ul style="list-style-type: none"> <li>• Purchase: Up to 95% (1-2 residential units).</li> <li>• Purchase: Up to 90% (3-4 residential units).</li> <li>• Refinance: Up to 80%</li> </ul> <p><b>Without Traditional Third Party Validation of Income</b></p> <ul style="list-style-type: none"> <li>• Purchase: 80.01% to 90% (1-2 residential units).</li> </ul>
<b>Mortgage Amount</b>	<ul style="list-style-type: none"> <li>• Minimum amount \$50,000.</li> <li>• Maximum cumulative amount \$1,500,000.</li> <li>• Minimum \$75,000 property value.</li> </ul>
<b>Terms</b>	<ul style="list-style-type: none"> <li>• 1, 2, 3, 4, 5 year fixed and 3 and 5 year ARM.</li> </ul>
<b>Amortization</b>	<ul style="list-style-type: none"> <li>• Minimum 18 years.</li> <li>• Maximum 25 years high ratio/ 30 years conventional.</li> </ul>
<b>Rate Hold</b>	<ul style="list-style-type: none"> <li>• Fixed: 120 days.</li> <li>• ARM: 60 days.</li> </ul>
<b>Rate Drop Policy</b>	<ul style="list-style-type: none"> <li>• Lower of contract rate or rate 5 days before closing. Broker can also request a one-time rate drop during the rate hold period. This must be done via email to the underwriter. No look back. If the one-time rate drop is given, the rate will be dropped again 5 days prior to closing, if lower on that day.</li> </ul>
<b>Rate Calculation</b>	<ul style="list-style-type: none"> <li>• Compounded semi-annually, not in advance.</li> </ul>
<b>Payment Frequencies</b>	<ul style="list-style-type: none"> <li>• Weekly, bi-weekly, monthly. Payment dates unavailable for monthly payment frequency – 29<sup>th</sup>, 30<sup>th</sup>, 31<sup>st</sup>.</li> </ul>
<b>Lending Criteria</b>	<ul style="list-style-type: none"> <li>• Must meet Street Capital and Insurer's lending guidelines.</li> <li>• Borrower and subject property must be located in the same province.</li> <li>• Prior bankruptcy is not eligible for stated income.</li> </ul>
<b>Debt Servicing</b>	<ul style="list-style-type: none"> <li>• As per Insurer's guidelines.</li> </ul>
<b>Credit Bureau</b>	<ul style="list-style-type: none"> <li>• Minimum credit score for the primary borrower is 700 for stated income.</li> <li>• Primary borrower is required to have a minimum of 1 year established credit with a minimum of 2+ trades.</li> </ul>
<b>Prepayment Options</b>	<ul style="list-style-type: none"> <li>• Up to 20% of the original principal amount and up to 20% increase in payments; \$100 minimum payment.</li> </ul>
<b>Payout Privilege</b>	<ul style="list-style-type: none"> <li>• Greater of 3 months interest or interest rate differential (IRD). The IRD is calculated by determining the difference between the <b>Customer rate</b> on the client's mortgage and Street Capital's <b>Regular rate</b> in effect at the time the IRD calculation is made for the term closest to the remaining term as determined by Street Capital.</li> </ul>
<b>Portable/Assumable</b>	<ul style="list-style-type: none"> <li>• Available upon qualification.</li> </ul>
<b>Increase &amp; Blend</b>	<ul style="list-style-type: none"> <li>• Available upon qualification.</li> </ul>
<b>Progress Advances</b>	<ul style="list-style-type: none"> <li>• Not available.</li> </ul>
<b>Purchase</b>	<ul style="list-style-type: none"> <li>• MLS listed residential properties.</li> <li>• We do not offer financing on Private Sales. If the property is listed on a discount website, call your RVP.</li> </ul>
<b>Rate Premium</b>	<ul style="list-style-type: none"> <li>• 0.10% for pre-approvals. This rate premium will apply upon conversion to a real deal.</li> <li>• 0.25% for 75.01% to 80% LTV.</li> <li>• 0.25% for stated income.</li> </ul>
<b>Unacceptable Security</b>	<ul style="list-style-type: none"> <li>• Mobile Homes; Co-op Housing; Rooming Houses &amp; Student Housing; Vacant Land; Industrial or Commercial; Working Farms; Agricultural zoning; Condo Hotels; Time Shares; Houseboats; Properties with seasonal access; Social Housing.</li> </ul>

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## >> Street Transfer

<b>Purpose of Funds</b>	<ul style="list-style-type: none"> <li>Transfer of existing mortgages – both Insured and Uninsured (owner occupied, fully qualified only).</li> </ul>
<b>Mortgage Amount</b>	<ul style="list-style-type: none"> <li>Minimum amount \$50,000.</li> <li>Maximum cumulative amount \$1,500,000.</li> <li>Minimum property value \$75,000.</li> <li>Only principal balance can be transferred, SCFC doesn't capitalize fees, penalties, property taxes or interest – NO EXCEPTIONS.</li> <li>Street Capital will not transfer an existing property tax credit from the existing financial institution.</li> </ul>
<b>Terms</b>	<ul style="list-style-type: none"> <li>All current terms offered by Street Capital.</li> </ul>
<b>Amortization</b>	<ul style="list-style-type: none"> <li>Minimum 18 years.</li> <li>Maximum 25 years high ratio/ 30 years conventional.</li> </ul>
<b>Rate Hold</b>	<ul style="list-style-type: none"> <li>120 days.</li> </ul>
<b>Payment Frequencies</b>	<ul style="list-style-type: none"> <li>Weekly, bi-weekly, monthly.</li> </ul>
<b>Rate Calculation</b>	<ul style="list-style-type: none"> <li>Compounded semi-annually, not in advance.</li> </ul>
<b>Lending Criteria</b>	<ul style="list-style-type: none"> <li>Must meet Street Capital lending guidelines.</li> <li>Borrower and subject property must be located in the same province.</li> <li>Conventional Transfers must be owner-occupied and fully qualified.</li> </ul>
<b>Debt Servicing</b>	<ul style="list-style-type: none"> <li>As per Insurer's guidelines.</li> </ul>
<b>Credit Bureau</b>	<ul style="list-style-type: none"> <li>Minimum credit score for the primary borrower is 600.</li> <li>Primary borrower is required to have a minimum of 1 year established credit with a minimum of 2+ trades.</li> </ul>
<b>Bankruptcy</b>	<ul style="list-style-type: none"> <li>Maximum 85% LTV for prior bankruptcy.</li> <li>2 years minimum discharged with 2 years re-established credit.</li> <li>No prior bankruptcy for second homes.</li> </ul>
<b>Prepayment Options</b>	<ul style="list-style-type: none"> <li>Up to 20% of the original principal amount and up to 20% increase in payments.</li> <li>\$100 minimum prepayment required.</li> </ul>
<b>Portable/Assumable</b>	<ul style="list-style-type: none"> <li>Available upon qualification.</li> </ul>
<b>Property Type</b>	<ul style="list-style-type: none"> <li>Prime marketable properties.</li> </ul>
<b>Additional Documentation</b>	<ul style="list-style-type: none"> <li>Payout Authorization Form – Transfers (available on <a href="http://www.streetcapital.ca">www.streetcapital.ca</a> under Street Forms).</li> <li>Renewal offer from existing financial institution.</li> <li>Signed schedule of selected term.</li> <li>Current fire insurance policy and release of interest form.</li> </ul>
<b>Title Insurance</b>	<ul style="list-style-type: none"> <li>Required and paid for by Street Capital.</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>Street Capital does not charge any fees to transfer a mortgage.</li> </ul>
<b>Existing Lenders</b>	<ul style="list-style-type: none"> <li>Subject to Street Capital approval. Major financial institutions only. Private lenders not accepted.</li> </ul>
<b>Rate Premium</b>	<ul style="list-style-type: none"> <li>0.25% for 75.01% to 80% LTV.</li> <li>0.50% for previous discharged bankruptcy.</li> </ul>
<b>Unacceptable Security</b>	<ul style="list-style-type: none"> <li>Mobile Homes; Co-op Housing; Rooming Houses &amp; Student Housing; Vacant Land; Industrial or Commercial; Working Farms; Agricultural zoning; Condo Hotels; Time Shares; Houseboats; Properties with seasonal access; Social Housing.</li> </ul>

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