



Our rates and compensation

We offer you and your clients a wide range of market leading rates based on simple and flexible pricing models, which take into account Loan To Value (LTV) ratio and credit score, as well as the location and usage of the property.

The rates shown below are effective from **January 12, 2022**.

680+ FICO

Term	1 Year	2 Year	3 Year	5 Year
Rates start at	2.89%	3.49%	3.99%	4.25%
Finder fee	50 BPS	60 BPS	75 BPS	100 BPS
Lender fee	1%			

640+ FICO

Term	1 Year	2 Year	3 Year	5 Year
Rates start at	2.99%	3.49%	3.99%	4.25%
Finder fee	50 BPS	60 BPS	75 BPS	100 BPS
Lender fee	1%			

No lender fee option

Term	2 Year	3 Year
Rates start at	4.09%	4.39%
Lender fee	0%	

➤ Ask us about our Preferred Partner Program — BariStar — which gives you exciting benefits and rewards for your commitment and dedication to our partnership. Contact your Business Development Manager to learn more.

All rates are subject to borrowers meeting Community Trust's lending criteria (including credit score, income and property location) and are subject to change without notice. Additional premiums may apply. Standard Rate Hold Policy applies.