

● NOW LAUNCHING

# One submission. *Many private lenders.*

We're officially launching Fraction Third Party. Submit any private mortgage deal and our proprietary underwriting engine routes it to the best home — a Fraction first-party product or one of our third-party lender partners. We've negotiated special product offerings and know each lender's box, so we can advocate for the best pricing for your clients.

**01 / RE-ROUTE**

*Rejected once, not twice.*

If a third-party lender passes, we shop the deal to the next-best fit — no resubmission, no extra work on your end.

**02 / APPRAISER MATCH**

*One appraisal, portable.*

Order from our suggested appraiser list and we'll often transmit the report between lenders at no additional cost to your client.

**03 / SINGLE WORKSPACE**

*Every deal, one portal.*

Whichever product the deal lands with, manage it in the Fraction broker portal or iOS app.

<p><b>LAUNCH PROMO · 30 DAYS</b></p> <p>For apps submitted in the <i>first 30 days.</i></p>	<p>FRACTION THIRD PARTY</p> <p><b>30 bps</b></p> <p>Fraction fee on any Third Party placement.</p>	<p>FRACTION FIRST PARTY</p> <p><del>2%</del> <b>1%</b></p> <p>Lender fee on 3, 4 &amp; 5-year no-payment products.</p>
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Standard **1% broker fee** applies on all products.

THIRD-PARTY PRICING · THREE TIERS

TIER	RATE (FROM)	THIRD-PARTY LENDER FEE	BASIC REQUIREMENTS
<p><b>BEST · 01</b></p> <p><i>Prime equity</i></p> <p>Lowest LTV, strong file. Owner-occupied 1st mortgages in major urban markets.</p>	<p>LOWEST RATE <b>5.79%</b> + 2% fee</p> <hr style="border-top: 1px dashed #ccc;"/> <p>LOWEST FEE <b>6.30%</b> + 1% fee</p> <p>Two paths to the same tier — we'll recommend whichever lands cheaper for the client over the term.</p>	<p><b>2% fee</b></p> <p><b>1%</b></p>	<ul style="list-style-type: none"> <li>- Up to 65% LTV</li> <li>- Beacon 660+</li> <li>- 1st mortgage, owner-occupied</li> <li>- Tier-A urban market (GTA, GVA, Calgary, etc.)</li> <li>- Reasonability of income</li> </ul>
<p><b>STANDARD · 02</b></p> <p><i>Flex 1st</i></p> <p>Most common deal shape. Self-employed, new-to-Canada, or stretched LTV.</p>	<p><b>7.10 – 8.45%</b></p> <p>starting range</p>	<p><b>1 – 2%</b></p> <p>of loan amount</p>	<ul style="list-style-type: none"> <li>- 65 – 75% LTV</li> <li>- Beacon 600+</li> <li>- 1st mortgage, owner-occupied or rental</li> <li>- Urban or near-urban (Tier A/B)</li> <li>- Stated or supported income accepted</li> </ul>
<p><b>HIGHER · 03</b></p> <p><i>Stretch &amp; 2nd</i></p> <p>Higher leverage, weaker credit, 2nd position, or smaller markets.</p>	<p><b>9.49%+</b></p> <p>starting</p>	<p><b>2 – 3%</b></p> <p>of loan amount</p>	<ul style="list-style-type: none"> <li>- Up to 80% LTV (1st) or 75% (2nd)</li> <li>- Beacon 550+</li> <li>- 2nd mortgages, rural, rentals, or bruised credit</li> <li>- Premiums apply: +0.50% small city, +0.50% rental, +0.25% private payout</li> </ul>

**ELIGIBLE PROPERTIES**

Single-family, duplex, townhouse, condo, multiplex (max 4 units). 2-15 unit multi-residential on select programs.

**LOAN SIZE**

\$100K – \$2.0MM typical. Up to \$3.0MM for multi-residential and \$1.2MM at 80% LTV.

**HOW TO SUBMIT**

Filogix, Finmo, or Velocity. Track every deal in the Fraction broker portal or iOS app.

Rates and fees shown are starting points consolidated across Fraction's third-party lender panel and are subject to deal-specific underwriting, lender approval, and final committee review. Rate-and-fee structures are interchangeable on most products — a portion of the lender fee may be shifted into the rate, or vice versa. Terms and pricing subject to change without notice.