

One submission. Many private lenders.

Submit any private mortgage deal and our underwriting engine routes it to the best home — a Fraction first-party product or one of our third-party lender partners. We know each lender's box, and we advocate for the best pricing for your client.

<p>STANDARD PRICING</p> <p>FRACTION FIRST PARTY</p> <p>2% + 1%</p> <p>LENDER FEE BROKER FEE</p> <p>On 3, 4 & 5-year no-payment products.</p>	<p>One standard, every deal.</p> <p>FRACTION THIRD PARTY</p> <p>1% + 1%</p> <p>FRACTION FEE BROKER FEE</p> <p>On any third-party placement, plus the tier lender fee below.</p>
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THIRD-PARTY PRICING · THREE TIERS

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

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.

One appraisal, portable.

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

Every deal, one portal.

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

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.