

1 Year Term Rate (As of 12:01 AM ET on September 25, 2025)

Starting at 7.99%
Lender Fee: 2%

Product Highlights

Designed for high credit borrowers who are challenged to qualify under traditional debt servicing and/or credit guidelines. Your ultimate client would be BFS, Rental investor or standard income qualifying.

Loan Purpose	Purchase, refinance, equity take-out
Loan Amount	Minimum \$200,000 Maximum \$1,500,000
Term	1 year, fixed
LTV Requirements	Purchases and refinances, up to 65% LTV
Amortization	Up to 40 years
Property Type	Single family dwelling, condos, townhomes, short term rentals
Rate Hold/Policy	90 Days
Credit Requirement	Minimum 600 Beacon
Income	6 months bank statements permitted for BFS Stated Commissioned income is acceptable Standard Verifiable income qualified
Appraisal	Full appraisal required for all transactions Must be selected from Aspire's approved appraiser list.
Lending Areas	Ontario, British Columbia, Alberta - Major CMAs Bedroom communities within short distance to above will be considered