



ERIE SHORES
CAPITAL

**LOCAL GROWTH,
SUSTAINABLE RETURNS**
RISK-CONSCIOUS INVESTING

Whether you're a seasoned broker or just stepping into the world of private lending, our product suite is built to support your deals, your clients, and your growth.

As a Mortgage Investment Corporation (MIC), we fund Ontario-based residential and commercial mortgages using our own capital — meaning faster turnaround times, flexible lending, and real people underwriting your deals.

How to Get Started



1. Schedule a Call

Let's discuss how we can support your unique business model.



2. Get Registered

Share your license details and compliance documents.



3. Submit a Deal

Start sending over files and our underwriting team will get back to you asap!

1st Position Mortgages

- Max LTV 80%
- Admin Fees \$799.00

starting at 9.49% + 2%

2nd Position Mortgages

- Max LTV 80%
- Admin Fees \$799.00

starting at 11.99% + 2%

Bridge Financing

- Max LTV 80%
- Admin Fees \$799.00

starting at 8.25% + 2%





Underwriting Guidelines

Credit

- There is no minimum credit score requirement for mortgage applications.
- Common sense lending principles shall be applied, taking into consideration the borrower's overall financial situation and ability to repay the loan.

Capital

- In the Windsor area, up to 80% Loan-to-Value (LTV) may be considered on stronger deals, subject to approval by two designated underwriters.
- 80% LTV is acceptable for owner-occupied properties, while 75% LTV is the maximum for rental properties.
- Appraisals for properties outside of Windsor shall be reviewed by Tom Brent, ensuring accuracy and consistency.
- Outside of Windsor, the maximum LTV for first and second mortgages is 75%.

Collateral

- Appraisals shall be required upon renewal of mortgages.
- Blanket mortgages may be considered, subject to evaluation of the overall risk profile.
- Inspections on properties outside South Western Ontario upon renewal shall be conducted by Tom Brent to assess their condition and market value.

Capacity

- Debt servicing ratios shall be evaluated, with a maximum of 70% Total Debt Service Ratio (TDSR) and 70% Gross Debt Service Ratio (GDSR).
- Income verification shall be required for applications with an LTV above 65% to ensure the borrower's ability to service the debt.

Character

- A Google search shall be conducted on the client's name to screen for any criminal history or red flags.
- Erie Shores Capital does not lend to individuals with a criminal record.

Documentation

- In cases where minimal documentation is provided, a higher interest rate may be applied to mitigate risk.



Brilliant Bundle Program

First Mortgage Solutions for our clients located in urban and suburban areas (100K+ population) of **Ontario only** as of **November 14th, 2025**.

Fully Open Term

Payout at any time

For **680+ beacon scores:**

5.90% @ **65% LTV**

5.99% @ **70% LTV**

7.30% @ **80% LTV**

**Deal-dependent premiums may apply*

+ 2% Lender Fee

- ✓ **One-Year Term**
- ✓ **Interest-only or amortized payments (up to 35 years max.)**
- ✓ **No Rate Fee Swap Availability**
- ✓ **Standard first mortgage rules apply**

Terms & Conditions

- Max 80% LTV – single family homes, townhouses and duplexes (owner occupied & rental properties)
- Condos (case by case basis, no financing of presale purchases)
- Purchase or refinance
- Rates and fee based on overall LTV
- Structured as separate 1st and 2nd mortgages

If you have any questions about the Brilliant Bundle or would like to walk through a deal together, **contact Tyler Tiessen at 519-329-1200 or tyler@erieshorescapital.ca**



Fully Open Term rates starting at...

Payout at any time

2% Lender Fee

LTV/Beacon	660+	600-659	500-599
55%	5.80%	6.50%	7.60%
65%	5.90%	6.50%	8.15%
70%	5.99%	6.50%	8.45%
75%	6.70%	7.15%	N/A
80%	7.30%	7.75%	N/A

Closed Term rates starting at...

Early payout available with a 3-month interest prepayment penalty

Lender Fee starting at 1%


LTV/Beacon	660+	600-659	500-599
55%	6.60%	7.30%	8.40%
65%	6.70%	7.30%	8.95%
70%	6.80%	7.30%	9.25%
75%	7.50%	7.99%	N/A
80%	8.15%	8.55%	N/A

Partially Open Term rates starting at...

Closed for the first 3 months, then fully open with no prepayment penalty

Lender Fee starting at 1%

LTV/Beacon	660+	600-659	500-599
55%	7.20%	7.95%	9.15%
65%	7.30%	7.95%	9.75%
70%	7.40%	7.95%	10.10%
75%	8.10%	8.60%	N/A
80%	8.65%	9.10%	N/A

 Each file is reviewed based on its attributes and subject to final approval by the lending committee. Loan policies and rates may change without notice.

Interest rates are compounded monthly, not in advance. All content is subject to change without notice. Terms and conditions apply. Final approval is at the sole discretion of the lending committee. Rates displayed variable with a floor rate - defined as the greater of the quoted interest rate or prime plus a spread. The floor rate represents the minimum interest rate chargeable, regardless of any decreases in the prime rate.

