



Butterfield

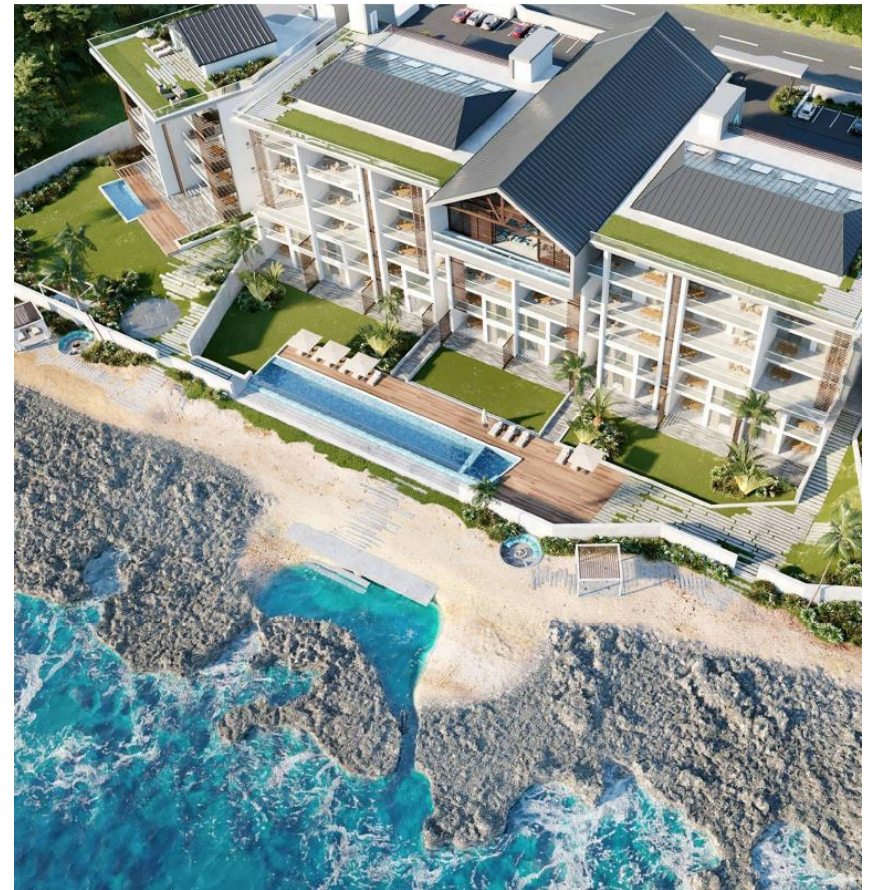
Exclusive **Mortgage Offering**
for buyers at Dolphin Point Club

Exclusive Mortgage Offer for buyers at Dolphin Point Club

Butterfield's Personal Lending team is pleased to work with the developers of Dolphin Point Club to help make your dream of owning a residential or investment property a reality.

Our goal is to make the application, approval and closing process as simple and as smooth as possible.

Relax knowing that you are in good hands at Butterfield.



Mortgage Financing for Dolphin Point Club buyers

As a buyer at Dolphin Point Club, Butterfield's Personal Lending team would like to partner with you to assist with your purchase.

Below is a Summary of our special terms:

RESIDENTIAL MORTGAGE (OWNER OCCUPIED)

- Up to 90% financing available
- Amortisation terms of up to 30 years
- No prepayment penalties on variable rate mortgages
- Reduced interest rates for premium mortgages (\$500k+) of Prime* plus 0% to 0.50%
- Arrangement/commitment fee waived (normal fee is 1%)

**Prime rate is currently 4.75% and is variable from time to time as published by the Bank*

VACATION HOME OR INVESTMENT PROPERTY MORTGAGE (SHORT OR LONG TERM RENTAL)

Up to 75% financing is available for local residents and up to 65% available for non-residents

- Amortisation terms of up to 20 years
- No prepayment penalties on variable rate mortgages
- Reduced interest rate of Prime plus 1%
- Arrangement/commitment fee waived (normal fee is 1%)

**Prime Rate is currently 4.75% and is variable from time to time as published by the Bank*

What's Involved?

One of our Private Banking Relationship Managers can meet with you to discuss your options and a variety of payment plans.

The following are a list of items required by the Bank for review and acceptance prior to mortgage approval:

- Mortgage application
- Bank reference letter
- Character reference letter (for non-residents)
- Copy of an accepted offer of purchase
- A property appraisal confirming the value (Butterfield will order)
- Copies of bank/investment/loan statements confirming assets and liabilities
- Copies of your annual tax returns and tax assessments from the past three years (for non-residents)
- Employment letter confirming length of employment, position and annual salary, commissions and bonus from the past three years
- Acceptable Credit Bureau report (for non-residents)
- Copy of a valid passport and drivers license

Should you have any queries about our offer or services, please feel free to contact:



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