

Lending Guidelines

Business for Self – A Lenders Net Income Gross-Up

This is a beneficial loan product for those who are self-employed and have excellent credit but require a 15-20% boost on their personal income to qualify



Self-Employed



Gross-Up

Product Features

Income	Two years of personal taxes grossed up
Rate	Best "A" rates
LTV	80% under \$1.5 million home value/sliding scale above \$1.5 million home value
Fees	N/A
Term	1 to 10 years
Credit	Excellent
Property Type	Residential
Amount	See LTV

Qualifications

- Property must be located in Ontario
- Personal income supplemented by using a portion of borrower's net business income

**Please note we try our best to update our lenders' policies, but they are subject to change at any time and at the discretion of the lender. We'd love to hear from you if you have any questions regarding this program.*

