

Equity Lending – A Side

Allows those with a large down payment or equity to qualify for a larger mortgage using extended qualifying ratios. Beneficial to those with stable, fixed salaries or self-employed income who require elevated debt service ratios to qualify



Large Down Payment



Larger Mortgage

Product Features

Income	Standard
Rate	Best + 0.75%
LTV	65%
Fees	N/A
Term	1 to 5 years
Credit	<ul style="list-style-type: none">• 680 +• No previous bankruptcies, consumer proposals or arrears
Property Type	1-4 unit owner-occupied residential
Amount	Maximum \$1 million

Qualifications

- Property must be located in a metropolitan area
- Maximum 25 year amortization
- TDS 65 at 50% LTV
- TDS 60 at 65% LTV

**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.*

