

Lending Guidelines

Net Worth Lending – A Side

Allows those with a high net worth and confirmable liquid assets to qualify for a larger mortgage than their income allows, using a ratio of assets to mortgage approval amount



High Net Worth



Larger Mortgage

Product Features

Income	Standard
Rate	Best +
LTV	65% to 80%
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, secondary and investment properties
Amount	Sliding scale

Qualifications

- Property must be located in a metropolitan area
- 80% LTV if income brings ratio below 60%, or 65% LTV if income reveals ratios are over 60%
- 90 day history for assets required

**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.*

