

Lending Guidelines

New to Canada

A Lender – Insured

Allows those that are new to the country and have a limited credit history to qualify for a prime loan



New to Canada



High LTV

Product Features

Income	Standard
Rate	Best "A" rates
LTV	95%
Fees	Standard CMHC/Canada Guarantee insurance premiums (see rate chart)
Term	1 to 5 years
Credit	Excellent
Property Type	Principal residence
Amount	Maximum \$925,000 loan

Qualifications

- Property must be located in Ontario
- Must be employed for 3 months prior to application
- Additional credit history must be demonstrated via two alternative sources (E.g. rent/utility payments)

**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.*

