

# Lending Guidelines

## Vacation Home – Insured Non-Winterized

Financing for a vacation home that does not need to be winterized and is accessible by road on a seasonal basis, with as little as 10% down



High LTV



Vacation Home

### Product Features

Income	Standard
Rate	Best "A" rates
LTV	90%
Fees	Standard CMHC/Canada Guarantee insurance premiums (see rate chart)
Term	1 to 5 years
Credit	640+
Property Type	Seasonal/recreational and marketable
Amount	Maximum \$750,000 loan

### Qualifications

- Property must be located in Ontario
- Maximum one-unit home that need not be winterized

*\*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.*

