

Canadiana Financial Program Offering

	Amortization	Down Payment	Loan Amount	Purchase	Qualifying Ratio	Terms	Transfers
Income Qualifying up to 95%	<ul style="list-style-type: none"> • min 18 yrs • max 25 yrs 	<ul style="list-style-type: none"> • Own resources • Gift from immediate family 	<ul style="list-style-type: none"> • min \$75k • max \$999,999 	<ul style="list-style-type: none"> • up to 95% LTV • 2 units, max 95% • 3-4 units, max 90% • owner occupied 	<ul style="list-style-type: none"> • min 620 	<ul style="list-style-type: none"> • 1 - 5 yr Fixed • 3 yr & 5 yr ARM 	<ul style="list-style-type: none"> • 3-5 yr Fixed & ARMS • min \$150k • cap up to \$1k to cover existing lender transfer fees • 60 day rate hold • owner occupied
SpendLESS up to 95%	<ul style="list-style-type: none"> • min 18 yrs • max 25 yrs 	<ul style="list-style-type: none"> • Own resources • Gift from immediate family 	<ul style="list-style-type: none"> • min \$75k • max \$999,999 	<ul style="list-style-type: none"> • up to 95% LTV • 2 units, max 95% • 3-4 units, max 90% • owner occupied 	<ul style="list-style-type: none"> • min 620 	<ul style="list-style-type: none"> • 5 yr Fixed • 5 yr ARM 	<ul style="list-style-type: none"> • 3-5 yr Fixed & ARMS • min \$150k • cap up to \$1k to cover existing lender transfer fees • 60 day rate hold • owner occupied
Purchase Plus up to 95%	<ul style="list-style-type: none"> • min 18 yrs • max 25 yrs 	<ul style="list-style-type: none"> • Own resources • Gift from immediate family 	<ul style="list-style-type: none"> • min \$75k • max \$999,999 	<ul style="list-style-type: none"> • up to 95% LTV • 2 units, max 95% • 3-4 units, max 90% • owner occupied 	<ul style="list-style-type: none"> • min 620 	<ul style="list-style-type: none"> • 1 - 5 yr Fixed • 3 yr & 5 yr ARM 	<ul style="list-style-type: none"> • not eligible
Second Home up to 95%	<ul style="list-style-type: none"> • min 18 yrs • max 25 yrs 	<ul style="list-style-type: none"> • Own resources only 	<ul style="list-style-type: none"> • min. \$75k • max. \$700k GTA, GVA, GCA • max. \$600k rest of Canada 	<ul style="list-style-type: none"> • up to 95% LTV • max. one unit 	<ul style="list-style-type: none"> • min 650 	<ul style="list-style-type: none"> • 1 - 5 yr Fixed • 3 yr & 5 yr ARM 	<ul style="list-style-type: none"> • 3-5 yr Fixed & ARMS • min \$150k • cap up to \$1k to cover existing lender transfer fees • 60 day rate hold
New to Canada up to 95%	<ul style="list-style-type: none"> • min 18 yrs • max 25 yrs 	<ul style="list-style-type: none"> • Minimum 5% own resources • Balance may be gift from immediate family. 	<ul style="list-style-type: none"> • min \$75k • max \$999,999 	<ul style="list-style-type: none"> • owner occupied • up to 95% LTV • up to 2 units 	<ul style="list-style-type: none"> • min 620 • must have permanent resident status. • 900 SIN are not eligible. 	<ul style="list-style-type: none"> • 1 - 5 yr Fixed • 5 yr ARM 	<ul style="list-style-type: none"> • not eligible

*Debt service and beacon flexibilities are based on an assessment of the strength of the overall application. Satisfying the minimum credit score alone does not automatically entitle the borrower to debt service flexibilities. See Canadiana Credit Guidelines for further details, [click to login to broker portal](#). All terms and conditions are subject to change.

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