



CANADIANA
FINANCIAL CORP

PARTNERSHIP. EXPERTISE. TRUST.

Income Qualifying

For your A client who wants a mortgage with all the bells and whistles.



Lump sum payments: up to 20% of your Original Principal Balance each year.
Increase payments: by up to 20% of the original registered amount each year.

Up to 95%
1 - 5 yr Fixed
3 yr & 5 yr ARM

| Portable | Convertible | Match a Payment | Miss a Payment | Property Taxes Collected |
|--------------------|-------------|-----------------|----------------|--------------------------|
| Yes, upon approval | ✓ | ✓ | ✓ | Optional |

| Amortization | <ul style="list-style-type: none"> Minimum 18 years Maximum 25 years | | | | | | | | | |
|-----------------------|---|--------|-----|-----|------|-----|-----|------|-----|-----|
| Down Payment | <ul style="list-style-type: none"> Own resources Gift from immediate family. Gift letter and confirmation of deposit required. | | | | | | | | | |
| Early Payment Options | <ul style="list-style-type: none"> ARM - 3 month interest Fixed - greater of 3 months interest or Interest Rate Differential (IRD) | | | | | | | | | |
| Loan Amount | <ul style="list-style-type: none"> Minimum \$75k Maximum \$999,999 | | | | | | | | | |
| Purchase | <ul style="list-style-type: none"> Up to 95% LTV 2 units, maximum 95%, 3-4 units, maximum 90% Must be owner occupied | | | | | | | | | |
| Qualifying Ratios | <ul style="list-style-type: none"> Minimum 620 <table border="1"> <thead> <tr> <th>Beacon</th> <th>GDS</th> <th>TDS</th> </tr> </thead> <tbody> <tr> <td><680</td> <td>35%</td> <td>42%</td> </tr> <tr> <td>680+</td> <td>39%</td> <td>44%</td> </tr> </tbody> </table> | Beacon | GDS | TDS | <680 | 35% | 42% | 680+ | 39% | 44% |
| Beacon | GDS | TDS | | | | | | | | |
| <680 | 35% | 42% | | | | | | | | |
| 680+ | 39% | 44% | | | | | | | | |
| Transfers | <ul style="list-style-type: none"> 3-5 yr Fixed and ARMS Minimum \$150k Cap up to \$1000 to cover existing lender transfer fees Rate hold 60 days Must be owner occupied | | | | | | | | | |

*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.