



CANADIANA

FINANCIAL CORP

PARTNERSHIP. EXPERTISE. TRUST.

New to Canada

Welcome to Canada.

For new Canadians with their permanent resident status.



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
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"> Minimum 5% own resources Balance may be 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"> Must be owner occupied Up to 95% LTV Up to 2 units 									
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%
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Citizenship Status	<ul style="list-style-type: none"> Must have permanent resident status. Borrowers with a 900 SIN are 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.