



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.



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SpendLESS

Save. Build. Achieve.

A brilliant low rate for a client who is looking to build equity quicker and become mortgage free faster.



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%
5 yr Fixed
5 yr ARM

Portable	Convertible	Match a Payment	Miss a Payment	Property Taxes Collected									
Yes, upon approval	Yes, to a SpendLESS Fixed only	✓	✓	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 - greater of 3 month interest or 2.75% administrative fee Fixed - greater of 3 months interest or Interest Rate Differential (IRD) or 2.75% administrative fee 												
Loan Amount	<ul style="list-style-type: none"> Minimum \$75k Maximum \$999,999 												
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Purchase Plus

For when your dream home is almost perfect!

This one time advance allows you to make it your very own.

- Improvement max is less than or equal to 10% of the improved market value up to a maximum of \$40k
- 1 advance, no progress draws. Construction quotes required with application



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 • 2-4 units, maximum 90% • Must be owner occupied • For existing properties, no new construction/new builds 									
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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Transfers	<ul style="list-style-type: none"> • Not eligible 									

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Second Home

Enjoy Life! Have the flexibility to own two properties to meet your lifestyle needs. Available on properties with year round occupancy by you or rent free by your relatives. Unfortunately, Type B properties are not eligible.



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 only 									
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 \$700k - Metro Toronto, Vancouver, Calgary Maximum \$600k - rest of Canada 									
Purchase	<ul style="list-style-type: none"> Up to 95% LTV Maximum one unit 									
Qualifying Ratios	<ul style="list-style-type: none"> Minimum 650 <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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Transfers	<ul style="list-style-type: none"> 3-5 yr Fixed and ARMS Minimum mortgage amount \$150k Cap up to \$1000 to cover existing lender transfer fees Rate hold 60 days 									

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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. 									

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