

GETTING YOUR DEALS DONE

Start your client file here, then call your BDM to discuss the deal.



WHAT WE NEED	CLIENT DETAILS AND NOTES
Client name	
Location City/town and province	
Refinance or purchase?	
Property type <ul style="list-style-type: none">Well and septicZoned AG/ALRAge-restricted condoMobile - 10 years or newer	
Owner-occupied, rental, or second home?	
Mortgage size Min \$100K Max \$2M*	
LTV What loan-to-value are you looking for?	
Amortization Up to 35-year amortization	
Income type <ul style="list-style-type: none">Salaried?Hourly?<ul style="list-style-type: none">> Full-time> Part-timeSelf-employed/BFS?<ul style="list-style-type: none">> Incorporated> Sole proprietor <p>We accept alimony, CCB and child support as sources of income.</p>	
Beacon score We accept TransUnion or Equifax Min beacon 500 with 65% LTV or less Min beacon 550+ up to 80% LTV	
Creditworthiness Is there anything that stands out like a previous bankruptcy or consumer proposal etc.?	
Ratios 55%/55% Extended ratios 60%/60% - 65% LTV or less	
Contract rate Plus 2%	

*Subject to full underwriting policy. A sliding scale will apply to \$1M or higher.