

# GETTING YOUR DEALS DONE

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



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

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