

## Product Highlights

Designed for self-employed borrowers who are not able to qualify under traditional debt servicing and/or credit guidelines, and has 12 months Bank statements as proof of owning and operating a business.

<b>Loan Purpose</b>	Purchase, Refinance, Equity take-out
<b>Loan Amount</b>	Minimum \$200,000 Maximum 3,000,000*
<b>Term</b>	1, 2, 3, & 5-Year Fixed
<b>Maximum LTV</b>	Urban Markets, 80%** Rest of Canada, 75%
<b>Amortization</b>	40 years
<b>Property Type</b>	Single Family Dwelling, Condos, Townhouses, Rooming House, Student Rentals, Short-term Rentals
<b>Rate Hold/Policy</b>	90 Days
<b>Credit Requirement</b>	Minimum Beacon >600 <b>BFS/Bank Statement Qualifying:</b> Minimum >660 Beacon score
<b>Income</b>	BFS/Bank Statements are permitted 12 month bank statement option is available Commissioned F/T and P/T incomes may be acceptable Business Registration/Articles of Incorporation min. of 2 years 2 years T4A/Commission Statements (if applicable)
<b>Downpayment</b>	Minimum 20% of purchase amount Minimum 25% of refinance amount
<b>Appraisal</b>	Full appraisal required for all transactions*** Must be selected from Aspire's approved appraiser list. <b>Note:</b> Other territories and provinces may be considered, please contact your Aspire business development representative.

\* For any loans exceeding \$2mm, contact your Aspire BDM.

\*\* LTV includes Strive's commitment fee

\*\*\* Strive reserves the right to request a second appraisal in certain instances