

**1 Year Fixed Term Rate** (As of April 9, 2026 at 12:01PM)

**Starting at 7.21%**

Lender Fee: 1%

## Product Highlights

Designed for high credit borrowers who are challenged to qualify under traditional debt servicing and/or credit guidelines. Your ultimate client would be BFS, Rental investor or standard income qualifying

<b>Loan Purpose</b>	Purchases, refinances, equity take-outs, small renovations (budget <5% of current value)
<b>Loan Amount</b>	Maximum \$3,000,000
<b>Term</b>	1 Year Fixed, closed
<b>LTV Requirements</b>	Major Markets to 75% LTV   Rural Markets to 65% LTV
<b>Amortization</b>	Minimum 5 Years up to 40 Years maximum
<b>Property Types</b>	<ul style="list-style-type: none"> <li>Title: Personal or Hold Co.</li> <li>Owner occupied, second home and rentals (1 to 4 units)</li> <li>Condos - Max 65% LTV   500 sq ft minimum</li> <li>No Commercial multi use, No mobiles/modulars</li> </ul>
<b>Property Size</b>	Detached - minimum 700 square feet Condos - minimum 500 square feet (Max 65% LTV)
<b>Rate Hold/Policy</b>	90 days
<b>Credit Requirement</b>	<ul style="list-style-type: none"> <li>Minimum 500; to 65% LTV</li> <li>Minimum 600; to 75% LTV</li> <li>Previous bankruptcies/consumer proposals are eligible.</li> </ul>
<b>Income</b>	<ul style="list-style-type: none"> <li>Standard DSCR Approach &gt;1.0, 75% LTV in Major Lending Areas, or</li> <li>Standard DSCR Approach &lt;1.0, 65% LTV Max.</li> <li>Standard income verification for verifiable income, or</li> <li>BFS Income 3-6 months bank statements, or</li> <li>Rental (Subject) - 1 to 4 units, 100% added to income</li> <li>Rental (Non-Subject) - 100 % added to income</li> <li>Non Resident - Valid work permit required</li> </ul>
<b>Appraisal</b>	Full appraisal required on all files.
<b>Lending Areas</b>	BC, AB, SK, ON, NS. Major CMA, Suburban, Urban. For rural markets, contact your BDM.
<b>Ratios</b>	60% GDS   60% TDS (or rationale on affordability for higher)