

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

Starting at 6.69%

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

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