

TotalWORTH®: Flexibility to qualify based on income and net worth*

Have a client with liquid assets *and* a pattern of saving? Our TotalWORTH® product offers the flexibility your clients need.

Key features

Up to 65% GDS/TDS	Up to 80% GDS/TDS
Maximum 80% LTV, 25% of mortgage amount in liquid assets (min. \$75,000)	Maximum 65% LTV, 50% of mortgage amount in liquid assets (min. \$75,000)
<ul style="list-style-type: none">• BFS and salaried clients• Available at standard mortgage rates, premium applies if GDS/TDS exceeds 65%• Valid on purchases and refinances• Offered on owner-occupied properties only	

Meet “John and Grace”*

John and Grace have decided to purchase a new property, using the proceeds from the sale of their existing home as a down payment. Their bank could not approve the mortgage as TDS is at 62%, as only Grace is employed. The property they are selling closes on March 31, and they are buying their new home on April 5. After accounting for the down payment, the couple will have \$50,000 remaining from the sale of their home. They also have \$80,000 in their RRSP, TFSA and savings accounts.

Financial details

Purchase price: \$580,000

Loan requested: \$452,400 (78% LTV)

Downpayment requested: \$127,600 (22%)

Net worth required: \$113,100 (25% of \$452,400)

Net worth available: \$130,000

TDS: 62%

Max GDS/TDS allowed: 65%

Documents required to support assets:

- 3 months bank / investment statements for RRSP, TFSA and savings account
- Statement of Adjustments or Trust Ledger for equity in existing property being sold
- Any additional supporting documents

Need more info? Contact your sales representative or visit our [partner resource library](#)

*For illustrative purposes only. Lending criteria subject to change without notice.

Terms, conditions, and interest rates are subject to change without notice. Additional documentation may be requested. Additional pricing or mortgage lending criteria may apply. This information is for the intended recipient only and not for distribution without written consent.