



## Extended Ratio Product:

### A brighter future starts with a new home

#### Product highlights\*

- Maximum 60% GDS and TDS
- Maximum 80% LTV for 720+ Beacon Score
- Maximum 75% LTV for 670+ Beacon Score
- Available in select regions nationally

#### Extended Ratio Product: Specifications

Loan purpose	Purchase/Refinance
Pricing	Standard pricing applicable
Beacon Score requirement	670+ for $\leq 75\%$ LTV 720+ for $\leq 80\%$ LTV
Debt service	Maximum 60% GDS and TDS
Primary income type	<ul style="list-style-type: none"><li>• For owner-occupied properties, up to 50% of total income may be salaried, the remainder must be Business-For-Self income</li><li>• For investment properties, income may be comprised entirely of salaried and/or Business-For-Self income</li></ul>
Property type & location	Single family dwellings, townhouses, condominiums <sup>1</sup>
Occupancy	Owner-occupied & investment properties
Location	Select regions nationally

Extended Ratio Product lending areas	
Eastern Canada*	Western Canada*
Greater Toronto Area	Greater Vancouver Area
Ottawa region	Victoria region
London area**	Abbotsford, Chilliwack, Mission
Hamilton area**	Kelowna, Kamloops
Kitchener, Waterloo, Guelph, Cambridge**	Squamish
Barrie, Innisfil, Orillia**	Nanaimo
Belleville, Peterborough, Kingston**	Calgary**
Greater Montreal Area	Edmonton**
Gatineau	
Quebec City	



**Contact your sales representative today.**

\*Terms, conditions, and interest rates are subject to change without notice.

\*\*Maximum LTV for these locations is 75% under the ERP program.

<sup>1</sup>In Ontario, maximum 75% LTV for purchase transactions and maximum 70% LTV for refinance transactions for condominiums (owner-occupied and rentals).

Additional pricing or mortgage lending criteria may apply.

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