



Residential Lending

QUEBEC

Features

- Payment of 50 BPS, 60 BPS, 90 BPS, 90 BPS or 110 BPS on terms of 1 through 5 years unless fee splits are warranted
- Flexible GDS/TDS
- Amortization up to 30 years
- Business-For-Self less than 2 years acceptable
- Clients who are discharged from bankruptcy
- Mortgages in the name of corporations acceptable
- Gifted down payment
- Larger loans at competitive Loan-To-Value (LTV) and pricing
- Clients may select their own solicitor
- Capped fees may be considered
- Industry-leading valuation solution for the entire suite of residential lending products. Approved appraisers list at: equitablebank.ca
- Larger loans may be subject to different LTVs and/or pricing



Highlights

Edge Rate Mortgage

- Edge Rate mortgage offers flexible pricing and compensation on 1, 2, 3 and 5 year terms on conventional fixed
- Edge Rate mortgage offers flexible pricing and compensation on 3 and 5 year terms on Adjustable Rate Mortgages
- Available up to 80% LTV for purchases/refinances

Adjustable Rate Mortgage

- Up to 80% LTV
- Competitive pricing on 3 and 5 year terms paying 75 BPS and 85 BPS respectively
- No fee option or 1% lender fee

Ultimate OPEN

- 1 year fully open term up to 80% LTV

Extended Ratio Product¹

- Borrowers can receive up to 80% LTV on property value² based on the overall credit profile
 - Maximum 80% LTV for beacon scores of 720+
 - Maximum 75% LTV for beacon scores of 670+
- Maximum 60% GDS and 60% TDS
- Owner-occupied or owner-occupied rental
- Available in select regions in Quebec
- Condominiums eligible
- Valid on purchases & refinance
- Primary income must be Business-For-Self. Salaried can be included in total income, but up to 50%

TotalWORTH Mortgage¹

- Borrowers can receive up to 80% LTV on property value² based on the overall credit profile, GDS/TDS and overall net worth of a borrower
- Only owner-occupied properties are eligible
- No Secondary Financing is permitted
- Valid on purchases and refinances

Rentals

- Purchases and Refinances considered
- Business-For-Self, self-declared income acceptable

New to Canada / No Beacon / 9 SIN

- Purchase financing up to 80% LTV available for verifiable income
- Business-For-Self customers considered up to 80% LTV

Applicable to Quebec.

¹Mortgage rates and terms are subject to change without notice. For details, please refer to existing credit guidelines and matrices.

²LTV may vary based on lending area.

May 2, 2023. Subject to change without notice.