

# Mortgage Solutions at a Glance

	Insured — up to 95% LTV <sup>1</sup>		Conventional — Up to 80% LTV	Expanded — Up to 80% LTV	Alternative — Up to 65% LTV
	Insured solutions for borrowers with a down payment of as little as 5%.		Solutions for well-qualified borrowers with a minimum 20% equity.	Solutions for borrowers that cannot provide income documentation in the traditional manner.	Solutions for borrowers with non-traditional income documentation, elevated debt ratios or previous credit impairment.
	CMHC	Genworth			
Property Type		Vacation Home	Vacation/Secondary Home (75%)	Vacation/Secondary Home (65%)	Vacation/Secondary Home
		Secondary Home			
		Family Plan			
	Income Property	Investment Property	Rental (75%)	Rental (75%)	Rental
Borrower Profile	Self-Employed (fully verifiable)	Business For Self (Alt. A)	Business For Self	Business For Self Expanded	Business For Self < 2 years
				Business For Self – New Professional	Business For Self > 2 years
			Secondary Income Qualifier (SIQ)		
					Equity 65/Equity 50
					Credit Rebuild
Special Program			Cash Back		
			Home Equity Line of Credit (HELOC) (65%)		
			Homeowner’s Kit (HELOC and mortgage)		
Mortgage Transactions	Purchase	Homebuyer 95	Purchase	Purchase	
	Portability	Portability Feature	Portability	Portability	
	Refinance	Cash-Out Refinance	Refinance	Refinance	
	Improvement – Home Renovation and Purchase	Purchase Plus Improvements	Purchase and Refinance Plus Improvements		

### Additional features

- Look Back Rate Guarantee
- New Construction Extended Rate Guarantee
- Switch/Transfer
- Bridge Loan<sup>2</sup>
- Finance and Payment Options

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Contact us at **1.800.263.8349** or visit us at **b2bbank.com/brokermortgages**.

<sup>1</sup>Insured mortgages over \$500,000 and up to \$1 million require a down payment of 5% on the first \$500,000 and 10% on any amount over \$500,000 and up to \$1 million. See insurer product guidelines for specific down payment requirements as they may vary by product and program. <sup>2</sup>Issued by Laurentian Bank of Canada. All mortgages are subject to credit approval. Certain conditions apply. All mortgages are funded by, registered in the name of, and administered and serviced by B2B Bank. ©B2B BANK and BANKING THAT WORKS FOR BROKERS are registered trademarks of B2B Bank. ®HOMEOWNER’S KIT is a registered trademark of Laurentian Bank of Canada.

