

This program is designed for homeowners who would like to purchase, refinance, and transfer mortgage applications with mortgage sizes over \$1,000,000. Please note exceptions to the below criteria might be possible and will be handled on a case by case basis. Please reach out to your RM directly to discuss.

Summary	<p>Transaction Types: Purchase, Refinance, TransferOccupancy: Owner Occupied & Rental</p> <p>Properties Maximum Loan Amount: \$2,000,000</p> <p>Sliding Scale: as per the below</p> <p>Standard Rates Available: Click Here (no promotional rates unless specified otherwise)</p> <p>CMLS Partnership Program Eligible (includes potential appraisal reimbursements and extra compensation) Full details Click Here</p> <p>CMLS Customer Loyalty Program Available. Full details</p>
Eligibility	<p>Minimum Mortgage Amount: \$150,000</p> <p>Maximum Mortgage Amount: \$2,000,000</p> <p>Minimum Beacon Score Purchase: 680 for all applicants</p> <p>Minimum Beacon Score Refinance: 720 for one applicant, 680 for all applicants</p> <p>Maximum Ratios Purchase / Refinance: GDS 35, TDS 42</p> <p>Maximum Ratios Rental Transactions: GDS 35, TDS 40</p> <p>Maximum Equity Cash Out: \$200,000 (please contact your regional manager to discusspotential exceptions)</p> <p>Rental income subject and non-subject: 50% added to income</p> <p>Rental applications require 6 months P+I payments in provable liquid assets</p>
Appraisal Requirements	<p>Full Appraisal required from our approved appraisers list. Full list available Click Here</p> <p>For uninsurable purchase and refinance applications qualifying brokerages may receive appraisal reimbursements under the CMLS Partnership Program. Full details Click Here</p> <p>For uninsurable switch/transfers appraisals are mandatory, however reimbursed upon file closing (toa maximum of \$350). Please submit an appraisal reimbursement form to your regional manager. Appraisal reimbursement form Click Here</p>
Amortization & Term	<p>Minimum: 10-year amortization (or specific to promotion).Minimum: 5 year</p> <p>Maximum Conventional Uninsured Amortization: 30 years</p>
Ineligible	<p>Following are not available under the Jumbo Loan Program:</p> <ul style="list-style-type: none"> No New to Canada No Stated Income No Purchase Plus Improvements No Rental Properties in Alberta or Saskatchewan No Child Tax Credit No Gross up of Business for Self-Income Rental Properties in urban centers with population under 50,000 No Bankruptcy or OPD
Sliding Scale	<p>Single Family Tier 1 Locations: 80% of first 2,500,000, 50% there after</p> <p>Single Family Tier 2 Locations: 80% of first 2,250,000, 50% there after</p> <p>Single Family Tier 3 Locations: 80% of first 2,000,000, 50% there after</p> <p>Single Family Tier 4 Locations: 80% of first 1,500,000, 50% there after</p> <p>Single Family Tier 5 Locations: 80% of first 1,250,000, 50% there after</p> <p>Single Family Tier 6 Locations: 80% of first 1,000,000, 50% there after</p> <p>Condo All Tiers: 80% of first \$1,000,000, 50% there after</p> <p>Full list of Locations on next page</p>



Location Tiers

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Tier 1	Greater Vancouver Area including: Vancouver, North Vancouver, West Vancouver, Burnaby, Coquitlam, NewWestminster, Port Coquitlam, Port Moody, Richmond, Surrey White Rock
Tier 2	Greater Toronto Area including: Toronto, East York, Etobicoke, North York, Scarborough, Markham, Mississauga, Oakville, Richmond Hill, Thornhill Vaughn (including Concord, Maple, Woodbridge)
Tier 3	Aurora, King Township, Kleinberg
Tier 4	Victoria, Sidney, Central Saanich, Esquimalt, Delta (including Tadner, Tsawwassen), Langley
Tier 5	Pitt Meadows, Maple Ridge, Squamish, Kelowna, Lake Country Newmarket, Burlington, Caledon, Pickering
Tier 6	Abbotsford, Mission, Chilliwack, Whistler, Vernon, Coldstream, Calgary, Edmonton, Canmore, Brampton, Halton Hills, Ajax, Whitby, Bradford, West Gwillimbury, East Gwillimbury, Milton, Montreal
Additional	For additional locations please contact your regional manager