CANADA GUARANTY

PRODUCTS AT A GLANCE

Downpayment Advantage™ (95% LTV and Less)

- Purchase: Max. 95% LTV for 1 to 2 units, 1 unit owner-occupied.
- Purchase: Max. 90% LTV for 3 to 4 units, 1 unit owner-occupied.
- Purchase, Purchase Advantage Plus™, Resale or New Construction (single advance).
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Down payment from own resources or gifted from a close family member.

Flex 95 Advantage™

- Max. 95% LTV.
- Purchase, Purchase Advantage Plus™, Resale or New Construction (single advance).
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Max. 2 units, 1 unit owner-occupied.
- Strong credit profile required.
- Down payment options include: borrowed down payment from arm's length source, gifts from an individual that is not a close family member, or grants from any party that is arm's length to the transaction.

Purchase Advantage Plus™

- Max. 95% LTV 1 to 2 units, 1 unit owner-occupied.
- Max. 90% LTV 3 to 4 units, 1 unit owner-occupied.
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Gifted down payment from a close family member is eligible.
- Borrower to supply lender with written quotes.
- Lender to manage holdbacks and confirm improvements are completed.
- Single or multiple advances are permitted and may be managed by Lenders. To be eligible for Canada Guaranty managed draws, the improvement amount should be greater than 10% of the as-improved value.

Lifestyle Advantage™ (Second Homes)

- Purchase: Max. 95% LTV.
- Strong credit profile required.
- Purchase, Purchase Advantage Plus™, Resale or New Construction (single advance).
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Max. 1 unit for secondary occupancy, owner-occupied or occupied by a member of the owner's immediate family.

Progress Draw Advantage™

- Purchase: Max. 95% LTV 1 to 2 units, 1 unit owner-occupied.
- Purchase: Max. 90% LTV for 3 to 4 units, 1 unit owner-occupied.
- Strong credit profile required.
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Down payment from own resources or gifted from a close family member. If borrowed, loan payments must be included in the TDS calculation.
- Title to land in borrower's name on, or before, closing.
- Basic Service (lender managed) and Full Service (insurer managed) available.
- Builder loans are not eligible.

Rental Advantage™

- Purchase: Max. 80% LTV.
- Properties with 2-4 units only. Single unit properties ineligible.
- Strong credit profile required.
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Max. 50% of gross rental income may be added to the borrower's gross annual income.
- Down payment from own resources.

Low Doc Advantage™ (Self-Employed)

- Purchase: Max. 90% LTV.
- Strong credit profile required.
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Max. 4 units, 1 unit owner-occupied (secondary homes are ineligible).
- 2 years self-employed.
- Borrower's income must be reasonable for the nature and tenure of the business.
- Minimum 10% down payment, of which 5% must come from borrower's own resources. Remainder may be gifted from a close family member.
- Lender to confirm no tax arrears (please refer to product sheet for details).
- Commission sales income is not eligible.

Portable Advantage™

- Max. 95% LTV 1 to 2 units.
- Max. 90% LTV 3 to 4 units.
- Max. 4 units, 1 unit owner-occupied (please refer to product sheet for details).
- Purchase, Resale, New Construction (single advance), or Refinance to Add Secondary Suites.
- Straight Port: No changes (LTV/amort./$) no new premium.
- Port with Increase: Increase LTV/amort./$, premiums based on the lesser of single premium on the total loan amount or the top-up portion.

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- Port with Increase: Borrower eligible for the Borrower Loyalty Credit.
- Original mortgage must be in good standing and insured by Canada Guaranty.

Maple Leaf Advantage™

- Purchase: Max. 95% LTV for 1 to 2 units, 1 unit owner-occupied.
- Purchase: Max. 90% LTV for 3 to 4 units, 1 unit owner-occupied.
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Minimum 5% down payment from borrower's own resources, government homeownership grant or affordable housing program, or gifted from a close family member or from a corporate subsidy. No borrowed down payments permitted.
- Alternate forms of credit confirmation acceptable.
- Purchase, Purchase Advantage Plus™, Progress Draw Advantage™, Resale or New Construction.
- Must have immigrated to Canada within the last 5 years.
- Permanent resident/landed immigrant status or a valid work permit required.
- Max. 4 units, 1 unit owner-occupied.
- All borrowers must be permitted to purchase residential property in Canada in accordance with the Prohibition on the Purchase of Residential Property by Non-Canadians Act.

Energy-Efficient Advantage Program

- Purchase: New Construction.
- Borrowers with mortgage financing currently insured by Canada Guaranty are eligible for a partial premium refund of 25%.
- Request for partial premium refund must be submitted within 24 months of the mortgage closing date.
- All applicable mortgage insurance premiums and fees on the original mortgage must have been received by Canada Guaranty prior to issuing the refund.
- Please refer to Energy-Efficient Advantage Program overview for complete details regarding qualifications and required documentation.

Refinance to Add Secondary Suites

- Refinance: Max. 90% LTV.
- Borrower must already own the property.
- Maximum 4 units at completion of additional units, with 1 unit owner-occupied.
- Newly built unit(s) must be legal, self-contained and comply with zoning and applicable by-laws.
- Maximum property value must be less than $2,000,000.
- Strong credit profile required.
- Maximum debt service ratios: GDS 39% / TDS 44%.
- Lending value is the lesser of as improved value, or as is (current) value plus improvement cost.
- Basic Service (lender managed) and Full Service (insurer managed) available.

Product Features

- All products are eligible for portability.
- All purchase transactions:
    - Maximum 25-year amortization; or
    - Maximum 30-year amortization for owner-occupied homes if LTV > 80% and the borrower is either: (i) a first-time homebuyer or (ii) purchasing a newly constructed home.
    - Maximum property value must be less than:
        - $1,000,000 if LTV </= 80%; or
        - $1,500,000 if LTV > 80%.
- For products that allow a minimum 5% down payment, the following guidelines apply:
    - Purchase Price </= $500,000: Minimum 5% down payment required.
    - Purchase Price > $500,000: Minimum 5% down payment required on the first $500,000 of the purchase price, plus an additional 10% down payment required on the portion of the purchase price above $500,000.

NOTE: Maximum LTV is subject to adjustments based on local housing market conditions.

DISCLAIMER: Product guidelines are subject to change without notice. Information in this document represents a brief summary of products only.

PREMIUM RATES AT A GLANCE

LTV Ratio	Standard Premiums				Low Doc Advantage™				Rental Advantage™	
	Single	Top-up	> 25 Year Amort. Single	> 25 Year Amort. Top-up	Single	Top-up	> 25 Year Amort. Single	> 25 Year Amort. Top-up	Single	Top-up
</= 65%	0.60%	0.60%			1.50%	3.00%			1.45%	3.15%
65.01% – 75%	1.70%	5.90%			2.60%	6.50%			2.00%	3.45%
75.01% – 80%	2.40%	6.05%			3.30%	7.00%			2.90%	4.30%
80.01% – 85%	2.80%	6.20%	3.00%	6.40%	3.75%	7.50%	3.95%	7.70%		
85.01% – 90%	3.10%	6.25%	3.30%	6.45%	5.85%	9.00%	6.05%	9.20%		
90.01% – 95%	4.00%	6.30%	4.20%	6.50%						
Flex 95 Advantage™	4.50%	6.60%	4.70%	6.80%						

NOTE: Mortgage insurance premiums are non-refundable.

Canada Guaranty Mortgage Insurance Company
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www.canadaguaranty.ca

Main Number 866.414.9109
National Underwriting Centre 877.244.8422

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