



November 10, 2025

## CANADA GUARANTY

# LENDER UPDATE

## Enhancements to the Medical Professionals Program

Canada Guaranty is pleased to share the following enhancements to the Medical Professionals Program, designed to offer greater flexibility and affordability for qualified borrowers. Effective today, these changes highlight Canada Guaranty’s commitment to providing competitive, market-responsive solutions that support our lending partners and improve access to homeownership for medical professionals across Canada.

### PROGRAM UPDATES

- **Expanded Loan-to-Value (LTV) Ratio:** Eligible medical professionals can now access financing up to 95% LTV, providing increased opportunities for homeownership.
- **Reduced Premium Rates:** Premium rates have been lowered to align with our standard premium rates.

### UPDATED PREMIUM RATES

	Own / Gifted Down Payment		Borrowed Down Payment	
	Single	Top Up	Single	Top Up
< / = 65%	0.60%	0.60%	0.60%	0.60%
65.01% to 75%	1.70%	5.90%	1.70%	5.90%
75.01% to 80%	2.40%	6.05%	2.40%	6.05%
80.01% to 85%	2.80%	6.20%	2.80%	6.20%
85.01% to 90%	3.10%	6.25%	3.10%	6.25%
90.01% to 95%	4.00%	6.30%	4.50%	6.60%

For applications submitted prior to this update that have not yet funded, lenders may resubmit to benefit from the reduced premium rates.

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Please do not hesitate to contact a member of our National Accounts team with any questions.

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Thank you for your continued support and partnership,

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