



Spectrum-Canada 95% Product Overview

Geographic Locations	
See over page.	

Credit based on Beacon Score				
700+	650-699	600-649	550-599	500-549
95%	95%	95%	85%	75%

Minimum House Value	\$ 150,000.00	Minimum Loan	\$ 20,000
Maximum House Value	based on Province	Maximum Loan	\$ 100,000

Documentation	
Employees	Employees must provide full income and employment verification
Self-employed	Must have been self-employed for at least 2 year. If unable to provide full income proof them will be required to provide 2 pieces of 'proof of business' and bank statements for cashflow.

Property types
Most property types are available but LTV, rates and fees will be adjusted.

NOTE:	Rates		
Range of rates is dependent on geographic location, property type and income proof.		Rate	* Fee (min. \$800)
	700+	13.99% - 17.99%	1.00%
	650 - 699	13.99% - 18.49%	1.00%
	600 - 649	13.99% - 22.49%	1.00%
	550 - 599	14.99% - 22.49%	1.00%
	500 - 549	17.99% - 20.49%	1.00%

* Fees quoted are only for Lender

Fee splits with broker available (maximum allowable broker fees apply)

We are always happy to consider good quality expcetions and encourage you to contact our Underwriters to dicuss any application

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Geographic Locations				
	Premium	Group 1	Group 2	Group 3
MAX LTV:	95%	95%	95%	90%
Alberta:	Calgary Edmonton	Lethbridge Medicine Hat Red Deer	Camrose Canmore, High River Lacombe Lloydminster Okotoks Strathmore Sylvan Lake Wetaskiwin	Grande Prairie
British Columbia:	Abbotsford – Mission Vancouver Victoria	Campbell River Chilliwack Courtenay Duncan Fort St. John Kamloops Kelowna Nanaimo Parksville Prince George Vernon	Cranbrook Penticton Port Alberni Powell River Quesnel Salmon Arm Squamish Terrace	Prince Rupert Williams Lake
Nova Scotia:		Halifax	Cape Breton Truro	
Ontario:	Hamilton Kitchener – Waterloo Ottawa – Gatineau Toronto	Barrie Belleville Brantford Chatham-Kent Cornwall Greater Sudbury Guelph Kawartha Lakes Kingston Leamington London Midland Orillia Oshawa Peterborough Sarnia Sault Ste. Marie St. Catharines – Niagara Stratford Thunder Bay Windsor Woodstock	Bracebridge, Brockville Centre Wellington Cobourg Collingwood Gravenhurst Huntsville Ingersoll Kenora Norfolk North Bay Owen Sound Pembroke Petawawa Port Hope Tillsonburg Timmins	Elliot Lake Hawkesbury Temisk. Shores
Saskatchewan:		Saskatchewan Regina	Lloydminster Moose Jaw North Battleford Prince Albert Yorkton	Estevan Swift Current