

High Ratio Mortgage for Home Buyers



The opportunities for Buyers to home ownership as little as 5% down!

Borrower qualification:

- **must have strong credit**
- **must be principal residence**
- **full time employment at least 2 years**
- **family income debt service ratio qualify maximum to 44%**
- **closing cost from own saving minimum 1.5% of purchase price**

Insurance premium is required, extended amortization up to 35 years

We are committed to help your home ownership more quickly.

For more information: Please call Ben Lam at 604.726.7123