



# SMALL COMMERCIAL

## (RURAL RESIDENTIAL + LIGHT COMMERCIAL MORTGAGE)

This flexible mortgage is ideal for strong borrowers purchasing or refinancing mixed-use properties—like small farms, retail spaces, or mechanic shops. As long as the zoning fits, we can make it work. It follows conventional debt servicing but skips the stress test, making it a great fit for clients with solid financials who don't quite fit traditional lending models. Offer your clients common-sense financing for unique properties.

ZONED: COMMERCIAL / AG	PRIME	
PURPOSE	Purchase or Refinance	
CREDIT SCORE	680+	620–679
MAXIMUM LTV	70%	65%
MAXIMUM LOAN AMOUNT	\$2,500,000	
DEBT SERVICE	30/40 (Exceptions for strong files 35/45)	
STRESS TEST	No Stress Test	
LENDER FEE	1.00%	
AMORTIZATION	25 Years	
RATE HOLD	90 Days	
TITLE REGISTRATION	Personal Name Only	
TITLE INSURANCE	Required	
BFS INCOME	No Bank Statements, or NIAT BFS Program	
TERMS	Fixed 1 - 5 Years	
AVAILABILITY	British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Nova Scotia, New Brunswick, Newfoundland, PEI.	