



SMALL AGRICULTURAL

(Hobby Farm With Greater Than \$20,000 Gross Farming Income)

This flexible mortgage is ideal for strong borrowers purchasing or refinancing small agricultural or mixed-use rural properties. As long as the zoning aligns, we can make it work. The program follows conventional debt servicing without applying the stress test, making it well-suited for clients with solid financials who may not fit traditional lending models. Offer your clients common-sense financing for unique rural 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.	