





CANADA

CENT • ONE HUNDRED DOLLARS

BANQUE DU CANADA

THIS NOTE IS LEGAL TENDER

100

100

W.P. Jenkins *Minister*

EMISSIION DE 2004 / ISSUE OF 2004

ONE HUNDRED DOLLARS

100

Minister

100

THE EAST BLOCK OF PARLIAMENT

SIR ROBERT L. BORDEN PREMIER MINISTER / PRIME MINISTER 1911-1920

W.P. Jenkins *Minister*

EMISSIION DE 2004 / ISSUE OF 2004

DEPUTY GOVERNOR / LE GOUVERNEUR

GOVERNOR / LE GOUVERNEUR

CANADA
CENT • ONE HUNDRED DOLLARS

100

THE EAST BLOCK OF PARLIAMENT



Credit Score



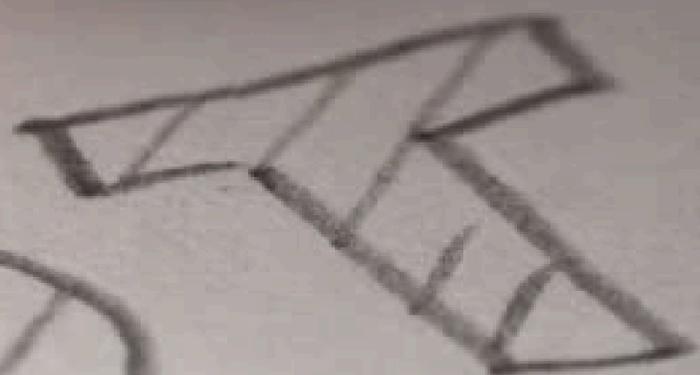
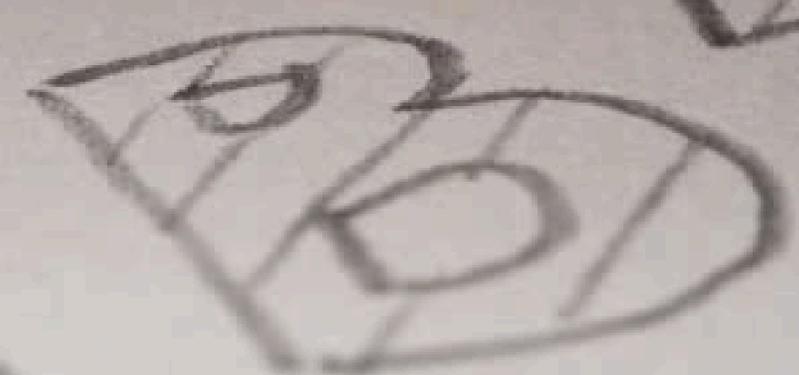
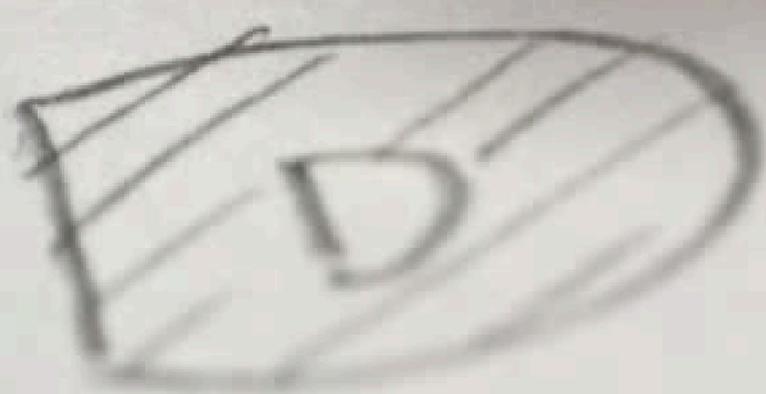
CALCULATE
CREDIT SCORE

Account Summary

-  Credit Card 1234 **** * 5678
-  Account Balance \$102,322
-  Monthly Payment \$1532
-  Accts Paid 3

-  Missed Payments 0
-  Credit History Long







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4%

\$10,495	\$10,495	\$10,995
\$22,485	\$22,485	\$26,233
\$19,996	\$19,996	\$17,497
\$52,976	\$52,976	\$54,724

\$4.50	\$4.50	\$4.50
\$3.10	\$3.10	\$3.10
\$1.55	\$1.55	\$1.55

\$15.49	\$15.49	\$15.49
\$11.89	\$11.89	\$11.89

Cred

How o

Excell

Good

Fair 6

Bad 3

YOU BECOME A
HOMEOWNER
IN 36 - 48 MONTHS









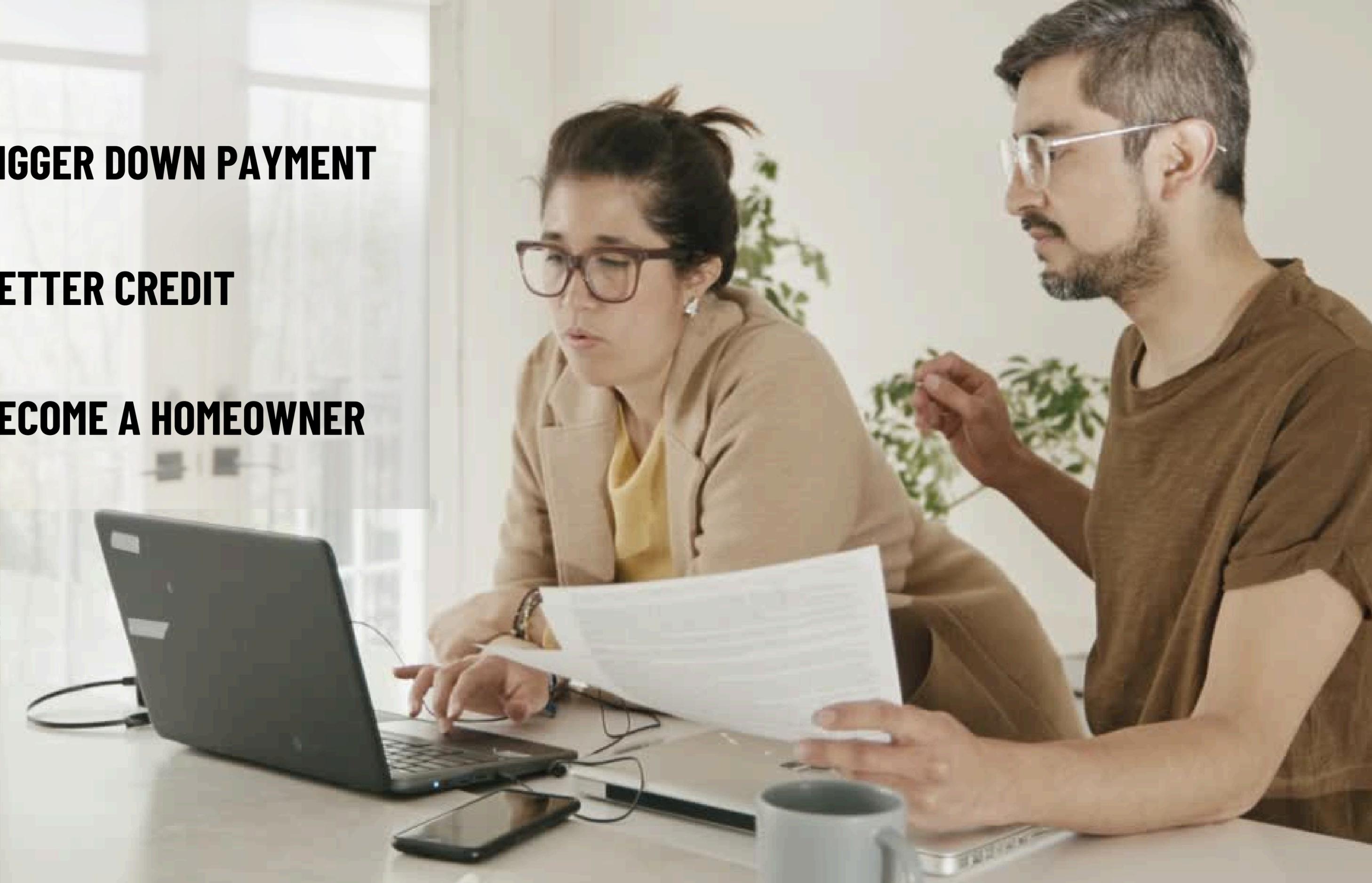
BIGGER DOWN PAYMENT



BETTER CREDIT



BECOME A HOMEOWNER



ge Application

etails

Important Information

Milestones

Monthly Budget - Detail

Description	Cate
acurricular activities	Child
cal	Child
ol Supplies	Child
s	Enter
(CDs, downloads, etc.)	Enter
g Events	Enter
Out	Food
s	Food
	Gifts a
	Gifts a
ellite	Housi









Mortgage Broker

















WHAT'S NEXT?
CLICK BELOW



YOUR JOURNEY TO HOMEOWNERSHIP STARTS HERE.

Want more info?

Ready to apply?





LUCKY
SQUAD

Neil

LUCKY
SQUAD

NAME

NAME



CLOVER
PROPERTIES



LUCKY
SOUL

Neil

Rachel

LUCKY
TO BE

LUCKY

the General
Homeowner M
Did it meet your require
CMHC's Home
DON'T TAKE

NO

FOR AN ANSWER

- The home is located in Canada.
- For CMHC-insured loans, the maximum purchase price or as-improved value must be below \$1,000,000.
- You will typically need a minimum down payment starting at 5%. For a purchase price of \$500,000 or less, the minimum down payment is 5%. For a purchase price above \$500,000, the minimum down payment is 10% for the first \$500,000 and 5% for the remainder.
- Normally, the minimum down payment comes from your own resources. However, a portion of a down payment is negotiable for dwellings of 1-4 units. For eligible borrowers, additional sources of down payment, such as lender incentives and borrowed funds, are also permitted. Check with your lender for qualifying criteria and availability.
- Your total monthly housing costs, including Principal, Interest, property Taxes, Heating (P.I.T.H.), the annual site fee in the case of leasehold tenure and 50% of applicable condominium fees, shouldn't represent more than 32% of your gross household income. The Total Debt Service (TDS) ratio is calculated as follows: (Monthly mortgage payments on all other debt / gross income) + (Monthly mortgage payments on the new mortgage / gross income) = TDS ratio. You need to qualify for a mortgage insurance. The total debt load shouldn't be more than 44% of your household income. The Total Debt Service (TDS) ratio is calculated as follows: (Monthly mortgage payments on all other debt / gross income) + (Monthly mortgage payments on the new mortgage / gross income) = TDS ratio. You also need to think about closing costs (such as legal fees and land transfer fees) equivalent to 1-2% of the purchase price. Many first-time buyers are surprised by these costs. That is why, when qualifying for a mortgage, our Home Plan form will help you calculate your total costs.
- Closing costs include legal fees, land transfer tax, etc., to allow you to complete the house purchase.
- Other requirements include a credit check and a minimum credit score.



CLOVER
PROPERTIES