



## *HomeOpeners*<sup>®</sup>

*A suite of innovative products that makes home ownership more accessible than ever before*

# HOMEBUYER 95 MORTGAGE INSURANCE PROGRAM

## Overview

*Flexible*

Whether buying a first home or moving to a larger home for that growing family, Canadians can now take advantage of the Homebuyer 95 Mortgage Insurance program.

Our Homebuyer 95 program enables borrowers to purchase their home with a 5% down payment.

*Innovative*

*Accessible*

*Affordable*

## Highlights

- Up To 95% LTV For 1 & 2 Unit Properties
- Up To 90% LTV For 3 & 4 Unit Properties
- Extended Amortizations Available Up To 30 Years
- Up to 42% TDS for qualified borrowers
- Streamlined Underwriting Process

## With the Homebuyer 95 Program, borrowers can...

- Purchase a principal residence up to 95% LTV
- Enjoy the payment flexibility that comes with an extended amortization
- Benefit from competitive interest rates and no application fees
- Choose between a fixed, variable or adjustable rate mortgage