

| Program Details                    |   |
|------------------------------------|---|
| <b>Type of Borrower</b>            | <ul style="list-style-type: none"> <li>Borrowers that have impaired credit due to a life event or are unable to qualify for prime debt servicing requirements</li> </ul>                                    |
| <b>Purpose of Funds</b>            | <ul style="list-style-type: none"> <li>Purchase &amp; Refinance</li> </ul>  |
| <b>Occupancy</b>                   | <ul style="list-style-type: none"> <li>Owner Occupied (1-4 units)</li> </ul>  |
| <b>Mortgage Amount</b>             | <ul style="list-style-type: none"> <li>Minimum \$100,000</li> </ul>   |
| <b>Terms</b>                       | <ul style="list-style-type: none"> <li>1, 2, &amp; 3 year fixed</li> </ul>  |
| <b>Amortization</b>                | <ul style="list-style-type: none"> <li>Minimum 10 years</li> <li>Maximum 35 years</li> </ul>  |
| <b>Rate Hold</b>                   | <ul style="list-style-type: none"> <li>90 days</li> </ul>   |
| <b>Credit Bureau &amp; History</b> | <ul style="list-style-type: none"> <li>Credit history to be supported with a reasonable explanation</li> <li>Discharged from bankruptcy with no minimum waiting period (some restrictions apply)</li> </ul> |
| <b>Income</b>                      | <ul style="list-style-type: none"> <li>Fully verifiable income (including fully qualified business for self)</li> </ul>   |
| <b>Downpayment</b>                 | <ul style="list-style-type: none"> <li>Minimum 20% down payment/equity</li> <li>Proof of 3 months accumulation is required</li> </ul>   |
| <b>Appraisal</b>                   | <ul style="list-style-type: none"> <li>RFA Bank of Canada Approved Appraisers List</li> <li>Property must meet RFA Bank of Canada appraisal guidelines</li> </ul>   |

### Other Notes:

All non-conforming mortgages will be subject to a maximum LTV of 65%.

LTV and/or pricing may be subject to change depending on the criteria of each deal. Every deal will be adjudicated based on RFA's lending policies and guidelines.