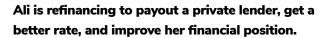


## ALTERNATIVE REFI PRIOR CONSUMER PROPOSAL



She has a 646 beacon and a paid joint proposal with her ex-spouse from their separation over one year ago. Ali has provided proposal documents confirming it's been paid in full and she has since re-established her credit with no derogatory payments. She's a salaried Laboratory Technologist in the medical field, a position she has held for several years. Refinancing will help Ali to continue rebuilding her credit and move forward with her life!

## DID YOU KNOW?

- We accept discharged bankruptcy with no minimum waiting period and consumer proposals on repayment for a minimum of 12 months
  - Subject to LTV restrictions and other minimum credit requirements
- Prior bankruptcy is accepted using our BFS Assist program, minimum 1 year discharged and no derogatory credit in the past 12 months
  - LTV Restrictions may apply
- Tip: Please include the reason for bankruptcy/derogatory credit in your deal notes for quicker decisioning

## APPROVAL DETAILS

- LTV: 65%
- Amortization: 30 years
- GDS/TDS: 35%/35%
- **Property:** Marketable single family detached home in Calgary
- Credit Scores: 646, discharged consumer proposal
- Income: Full time salaried Laboratory Technologist



## Contact your RVP to learn more!

\* The examples herein are for illustrative purposes only and do not necessarily reflect the final terms and conditions of any mortgage obtained.