



## TotalWORTH® Mortgage

# Your clients deserve more flexibility. So do you.

Need a solution that accounts for your client's true financial picture? Our TotalWORTH Mortgage takes a holistic approach that allows your high-net-worth client to qualify based on income and total net worth. At Equitable Bank, we work collaboratively to find flexible, creative solutions that put your client's whole story—and your business—first.

### Product highlights\*

**Up to 65% GDS/TDS:**  
Maximum 80% LTV,  
25% of mortgage amount  
in liquid assets

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Maximum 65% LTV,  
50% of mortgage amount  
in liquid assets

\* Terms, conditions, and interest rates are subject to change without notice. Additional pricing or mortgage lending criteria may apply. This information is for the intended recipient only and not for distribution without written consent.

# TotalWORTH Mortgage

Specifications	
<b>Loan purpose</b>	Purchase/Refinance
<b>Pricing</b>	Standard mortgage rates, 0.25% premium if GDS/TDS exceeds 65%
<b>Beacon Score requirement</b>	600+
<b>Debt service, LTV and liquid asset requirements</b>	<p><b>Up to 65% GDS/TDS:</b> Maximum 80% LTV, 25% of mortgage in liquid assets (min. \$75,000)</p> <p><b>Up to 80% GDS/TDS:</b> Maximum 65% LTV, 50% of mortgage in liquid assets (min. \$75,000)</p>
<b>Income type</b>	BFS and salaried
<b>Occupancy</b>	Owner-occupied only
<b>Asset documentation requirement</b>	<ul style="list-style-type: none"> <li>• 3 months bank statements</li> <li>• Investment statement dated within 30 days of approval</li> <li>• Statement of adjustments or trust ledger for equity in existing property(s) being sold</li> </ul>
<b>Asset exclusions</b>	<ul style="list-style-type: none"> <li>• Equity in other properties</li> <li>• Equity in businesses</li> <li>• All other forms of assets (i.e. automobiles, art, etc.)</li> <li>• Cash surrender value of life insurance policy</li> </ul>

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**Have questions? Reach out to your sales representative today.**

[equitablebank.ca](http://equitablebank.ca)