



SmartVest Product Summary

Investment Property Business Purpose Loan

ELIGIBILITY MATRIX				
Transaction Type	Units	Loan Amount	Credit Score ²	LTV/CLTV ¹
Purchase and Rate & Term Refi	1-4	\$2,000,000	740	70%
		\$1,500,000	720	80%
		\$1,000,000	720	85%
		\$1,000,000	660	75%
Cash out Refi	1-4	\$1,000,000	680	60%
		\$1,000,000	700	70%
		\$1,000,000	720	75%
		\$1,500,000	720	65%
¹ Condotels				
• Cash out Refi: Maximum 75% LTV/CLTV or the maximum based on loan				
² First Time investor minimum credit score 680				

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