

# A New Life in Canada

## *Starts With a New Home*

With mortgage financing, home ownership for new Canadians is possible. I have excellent relationships with multiple mortgage lenders who specialize in programs designed for new Canadians.



### Here's What You'll Need

- A valid work permit or verification of landed immigrant status.
- A down payment of typically 5% if you have full-time employment, though in some cases you may require 20% down depending on other factors.
  - *NOTE: If you arrived as part of a corporate relocation, you are exempt from this requirement.*
- 3 months to 2 years of employment history depending on the New to Canada program and provider.

### Remember, You Have Options!

- There are other ways to demonstrate credit-worthiness that lenders will recognize such as:
- Proof of rental payments and a letter from the landlord (non-family member).
- 12 months of payment statements for utilities, phone, cable, documented savings or insurance premiums
- Reference letter from a financial institution, even if from a newcomer's home country.

I look forward to helping you with your first home in Canada. Contact me today!

### Rita & Rachel Cousins Mortgage Brokers



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