

Lending Area Western Canada

Updated as of : Sept 2, 2015

**British Columbia Approved Lending Areas**

<u>Municipality</u>	<u>Tier</u>	<u>Municipality</u>	<u>Tier</u>
Burnaby	Tier 1	Chilliwack	Tier 2
Coquitlam	Tier 1	Mission	Tier 2
Maple Ridge	Tier 1	Abbotsford	Tier 2
New Westminster	Tier 1	Pitt Meadows	Tier 2
North Vancouver	Tier 1	White Rock	Tier 2
Port Coquitlam	Tier 1	Vancouver Island	
Port Moody	Tier 1	Sooke	Tier 2
Richmond	Tier 1		
Delta	Tier 1		
Vancouver East	Tier 1		
Vancouver West	Tier 1		
West Vancouver	Tier 1		
Surrey	Tier 1		
Langley	Tier 1		
Vancouver Island			
Nanaimo	Tier 1		
Victoria	Tier 1		
Saanich (North)	Tier 1		
Saanich (South)	Tier 1		
Saanich (Central)	Tier 1		
Oak Bay	Tier 1		
Esquimalt	Tier 1		
Langford	Tier 1		
Sidney	Tier 1		
View Royal	Tier 1		
Colwood	Tier 1		
Highlands	Tier 1		
Metchosin	Tier 1		

<u>Municipality</u>	<u>Tier</u>
Central Okanagan	
Kelowna	Tier 3
West Kelowna	Tier 3
Vernon	Tier 3
Coldstream	Tier 3

**Alberta Approved Lending Areas**

<u>Municipality</u>	<u>Tier</u>	<u>Municipality</u>	<u>Tier</u>
Edmonton	Tier 1	Spruce Grove	Tier 2
St. Albert	Tier 1	Stoney Plain	Tier 2
Sherwood Park	Tier 1	Leduc	Tier 2
Beaumont	Tier 1	Fort Saskatchewan	Tier 2
Red Deer	Tier 1	Sylvan Lake	Tier 2
Calgary	Tier 1	Strathmore	Tier 2
Airdrie	Tier 1	Cochrane	Tier 2
Chestermere	Tier 1		
High River	Tier 1		
Okotoks	Tier 1		
Lethbridge	Tier 1		
Medicine Hat	Tier 1		

**Saskatchewan Approved Lending Areas**

<u>Municipality</u>	<u>Tier</u>	<u>Municipality</u>	<u>Tier</u>
Saskatoon	Tier 1	n/a	Tier 2
Regina	Tier 1	n/a	Tier 2
		n/a	Tier 2
		n/a	Tier 2

**Manitoba Approved Lending Areas**

<u>Municipality</u>	<u>Tier</u>	<u>Municipality</u>	<u>Tier</u>
Winnipeg	Tier 1	East St. Paul	Tier 2
Brandon	Tier 1	West St. Paul	Tier 2
		Selkirk	Tier 2
		Steinbach	Tier 2
		Oakbank	Tier 2
		Niverville	Tier 2
		La Salle	Tier 2
		Lorette	Tier 2

**Municipality**

<u>Municipality</u>	<u>Tier</u>
Morninville	Tier 3
Devon	Tier 3
Lacombe	Tier 3
Innisfail	Tier 3
Blackfalds	Tier 3
Braqq Creek	Tier 3
Turner Valley	Tier 3
Langdon	Tier 3
Coaldale	Tier 3
Coalhurst	Tier 3
Dunmore	Tier 3
Redcliff	Tier 3

**Municipality**

<u>Municipality</u>	<u>Tier</u>
Moose Jaw	Tier 3
Warman*	Area Exception
Martensville*	Area Exception
White City*	Area Exception
Emerald Park*	Area Exception

**Municipality**

<u>Municipality</u>	<u>Tier</u>
Portage La Prairie	Tier 3
Winkler	Tier 3

Property Value	Maximum LTV Eligibility
< \$100K	Not Eligible*
\$100K - \$150K	70%*
>\$150K - \$200K	75%*

\*Any exceptions to be escalated to a Manager, Residential Mortgage Underwriting or higher for approval