

A woman with long brown hair is smiling and looking down at a baby she is holding. The baby is wearing a white long-sleeved shirt and a pink floral patterned vest. They are in a nursery with a white crib and a patterned blanket in the background.

Always looking for a better way.

An unexpected life event can cause stress for any mortgage holder. We knew there had to be a way to help homeowners get past a temporary financial hardship and stay in their home, stress-free.

So, we got to work and created industry-leading mortgage solutions. **Our Reset Mortgage gives homeowners a break from monthly payments while they re-establish their financial stability.** This is just one of our flexible mortgage products. We have others to tell you about.

While other financial partners may be content with the status quo, at IC Savings, we're always on a mission to do things better. Sound like your kind of partner? We'd love to work with you.

LEARN MORE AT [ICSMB.CA](https://www.icsmb.ca)

RESET MORTGAGE | PAYMENT HOLD-BACK MORTGAGE
RATE BUY-DOWN MORTGAGE | INTEREST-ONLY MORTGAGE



**Mortgage
Broker
Services**



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Broker
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Reset Mortgage Temporary Payment Relief

Loan purpose	Purchase or refinance
Mortgage type	First mortgage only
LTV	Up to 65% LTV (including projected accrued interest to end of term)
Qualifying rate	N/A
Debt servicing	N/A
Credit bureau	Must be dated within 30 days of application
Beacon score	No minimum
Term	1–3 years
Rate	Starting at IC Savings Everyday Rates
Accrued interest	<ul style="list-style-type: none">• Mortgage payments are not required.• Interest is accrued for the term of the mortgage.
New to Canada	Confirmation of permanent residence is required.
Renewal	Will only be offered if resolution is achieved and confirmed, and provided the borrower(s) can qualify under the standard IC Savings alternative lending program guidelines.
Independent legal advice	Required for all borrowers at their expense.
Property type	Owner-occupied residential properties with 1–4 units in prime urban markets with continuing demand for resale
Appraisal	To be completed by an appraiser on the IC Savings Approved Appraisers List
Rate hold	Purchase: 90 days Refinance: 60 days
Property taxes	Client is responsible for payment.
Application fee	Standard 1% lender fee split