



How much home can you afford based on BOC Stress Test Lending Rate

5.34%

Your Annual Gross Income	Monthly Payment	Mortgage Balance	Minimum DOWN	Maximum Home	10% DOWN	Maximum Home	20% DOWN	Maximum Home
\$25,000	\$687	\$114,372	\$5,858	\$117,169	\$12,459	\$124,588	\$28,593	\$142,965
\$30,000	\$825	\$137,246	\$7,030	\$140,603	\$14,951	\$149,506	\$34,312	\$171,558
\$35,000	\$962	\$160,120	\$8,202	\$164,037	\$17,442	\$174,423	\$40,030	\$200,151
\$40,000	\$1,100	\$182,995	\$9,374	\$187,471	\$19,934	\$199,341	\$45,749	\$228,743
\$45,000	\$1,237	\$205,869	\$10,545	\$210,904	\$22,426	\$224,258	\$51,467	\$257,336
\$50,000	\$1,375	\$228,743	\$11,717	\$234,338	\$24,918	\$249,176	\$57,186	\$285,929
\$55,000	\$1,512	\$251,618	\$12,889	\$257,772	\$27,409	\$274,093	\$62,904	\$314,522
\$60,000	\$1,650	\$274,492	\$14,060	\$281,206	\$29,901	\$299,011	\$68,623	\$343,115
\$65,000	\$1,787	\$297,366	\$15,232	\$304,640	\$32,393	\$323,929	\$74,342	\$371,708
\$70,000	\$1,925	\$320,241	\$16,404	\$328,074	\$34,885	\$348,846	\$80,060	\$400,301
\$75,000	\$2,062	\$343,115	\$17,575	\$351,507	\$37,376	\$373,764	\$85,779	\$428,894
\$80,000	\$2,200	\$365,989	\$18,747	\$374,941	\$39,868	\$398,681	\$91,497	\$457,487
\$85,000	\$2,337	\$388,864	\$19,919	\$398,375	\$42,360	\$423,599	\$97,216	\$486,080
\$90,000	\$2,475	\$411,738	\$21,090	\$421,809	\$44,852	\$448,517	\$102,935	\$514,673
\$95,000	\$2,612	\$434,613	\$22,262	\$445,243	\$47,343	\$473,434	\$108,653	\$543,266
\$100,000	\$2,750	\$457,487	\$21,868	\$468,677	\$49,835	\$498,352	\$114,372	\$571,859
\$110,000	\$3,025	\$503,236	\$26,554	\$515,544	\$54,819	\$548,187	\$125,809	\$629,044
\$120,000	\$3,300	\$548,984	\$31,241	\$562,412	\$59,802	\$598,022	\$137,246	\$686,230
\$130,000	\$3,575	\$594,733	\$35,928	\$609,279	\$64,786	\$647,857	\$148,683	\$743,416
\$140,000	\$3,850	\$640,482	\$40,615	\$656,147	\$69,769	\$697,692	\$160,120	\$800,602
\$150,000	\$4,125	\$686,230	\$45,301	\$703,015	\$74,753	\$747,528	\$171,558	\$857,788
\$160,000	\$4,400	\$731,979	\$49,988	\$749,882	\$79,736	\$797,363	\$182,995	\$914,974
\$170,000	\$4,675	\$777,728	\$54,675	\$796,750	\$84,720	\$847,198	\$194,432	\$972,160
\$180,000	\$4,950	\$823,476	\$59,362	\$843,618	\$89,703	\$897,033	\$205,869	\$1,029,345
\$190,000	\$5,225	\$869,225	\$64,049	\$890,485	\$100,000	\$999,999	\$217,306	\$1,086,531
\$200,000	\$5,500	\$914,974	\$75,000	\$999,999			\$228,743	\$1,143,717
\$250,000	\$6,875	\$1,143,717					\$285,929	\$1,429,646
\$300,000	\$8,250	\$1,372,461					\$343,115	\$1,715,576

This data is for information purposes only and should not be relied upon without verification.

Current Bank of Canada Lending "Stress Test" Rate	5.34%
GDS Ratio	35%
Est. Taxes, Condo Fees & Utilities Ratio	2%
Amortization	25

604-536-8208

We help you get Home, Happy!