



Mortgage Investment Corporation

Your First Choice in Second Mortgages™

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Ginkgo MIC Underwriting Checklist

Requirement For Consideration:

- Population: 50,000 and up
- Minimum value of property: \$250,000
- Max LTV:
 - 85% LTV for Residential
 - 75% LTV for Condos
 - 70% LTV for Commercial

Documents For Submission:

- Mortgage Application Form
- Credit Report

[Please send the deals through [Filogix](#) or e-mail to underwrite@ginkgomic.com]

Required Documents After Approval:

- Signed Mortgage Commitment
- Signed PAD form with the copy of VOID cheque
- First Mortgage Statements
- Appraisal from a Home Trust Certified Appraiser addressed to Ginkgo MIC
- Confirmation of employment:
 - Letter of employment
 - 2 current paystubs
- Business For Self/ Self Employed confirmation:
 - 6 months bank statements (Most recent)
- If loan amount is > \$50k:
 - Borrowers' lawyer information is required

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Underwriters

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