NEWCOMER TO CANADA

New to Canada?
You can still buy.

You don’t need years of Canadian history to own a home. Here’s how newcomers get approved — and exactly what to have ready.

A free guide

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START HERE

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The good news

Newcomer programs let many new permanent residents and work-permit holders buy with as little as 5% down — even with little or no Canadian credit history yet.

THE JOURNEY

Four simple steps

1. **Get pre-approved**
   We check what you qualify for and match you with lenders that welcome newcomers.
2. **Gather your documents**
   A short, specific list — see the next page. Having it ready speeds everything up.
3. **Find your home**
   Shop with confidence knowing your budget and that financing is lined up.
4. **Final approval and close**
   We guide the paperwork through to keys in hand.

BE READY

What to have ready

Your document checklist

- Status: PR card or a valid work permit
- Income: recent pay stubs and a letter from your employer
- Savings: 3 months of bank statements showing your down payment
- Money from abroad? Keep a clear record of the transfer
- No Canadian credit yet? A reference letter from your home-country bank helps
- No credit card or credit history? Some lenders accept 12 months of alternative history instead

BUILD CREDIT FAST

Grow Canadian credit

- Get one credit card and pay it in full, on time, every month
- Keep your balance under about 30% of the limit
- Don’t apply for lots of new credit all at once

One heads-up on the FHSA

The tax-free FHSA is for “first-time buyers.” If you owned and lived in a home abroad in the last four years, you may need to wait to qualify — ask me and I’ll check your situation.

LET'S GET YOU MOVING

Ready to start?

Let’s find out what you qualify for — no cost, no pressure. Start your application in minutes with the link below, or reach out and we’ll map out your options together.

START YOUR MORTGAGE APPLICATION

Scan the code, or visit:

r.mtg-app.com/anmol

Takes about 15 minutes · secure

Anmol Multani

Clearstone Financial · Vine Group

Call or text (902) 919-9487

Email info@anmolmultani.ca