

# Regulatory Clauses Database

## REG-MORT-001 - Retail Mortgage Lending Standards Act

Section: 4.1.a | Effective: 2024-01-01

Text: For all standard retail mortgage loans secured by a principal residence, the Loan-to-Value (LTV) ratio shall not exceed 80% without private mortgage insurance.

Param: LTV\_Standard\_Max | Val: 80.0 | Op: LTE

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## REG-MORT-002 - Retail Mortgage Lending Standards Act

Section: 4.1.b | Effective: 2024-01-01

Text: For high-risk borrowers (defined as Credit Score < 600), the maximum allowable Loan-to-Value (LTV) ratio is strictly capped at 75%.

Param: LTV\_HighRisk\_Max | Val: 75.0 | Op: LTE

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## REG-KYC-105 - Anti-Money Laundering (AML) Directive

Section: 12.3 | Effective: 2023-06-15

Text: All mortgage applicants must provide at least two (2) distinct forms of government-issued identification prior to loan origination.

Param: Min\_ID\_Count | Val: 2 | Op: GTE

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## REG-ENV-099 - Climate Risk & Flood Protection Act

Section: 22.1 | Effective: 2024-01-01

Text: Mortgages for properties located in designated 'Zone A' flood areas must require mandatory flood insurance coverage equal to the full replacement cost of the property.

Param: Flood\_Insurance\_Mandatory | Val: True | Op: EQUALS

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## REG-INC-201 - Fair Lending & Affordability Act

Section: 8.4 | Effective: 2023-01-01

Text: The Debt-to-Income (DTI) ratio for any qualified mortgage must not exceed 43% of the borrower's gross monthly income.

Param: DTI\_Max | Val: 43.0 | Op: LTE

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