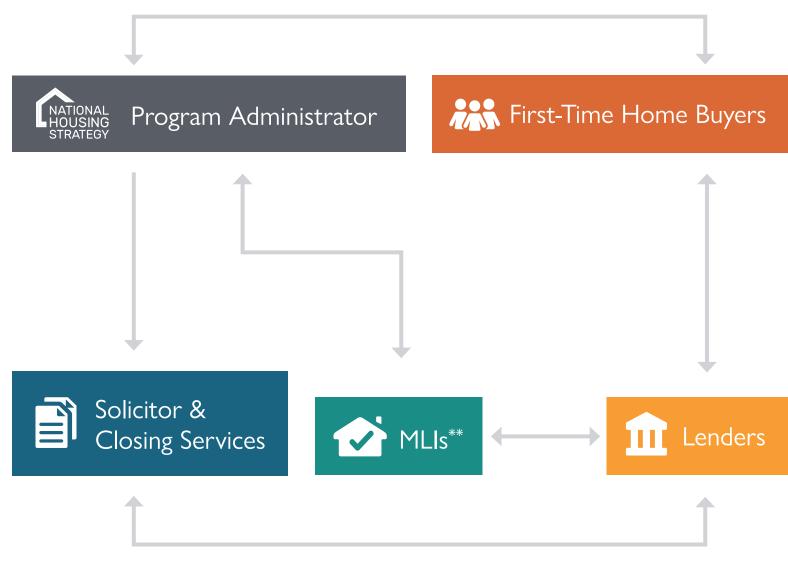
FTHBI* Application Process





^{*} FTHBI = First-Time Home Buyers Incentive

^{**}MLI = Mortgage Loan Insurer, can be either Canada Guaranty, CMHC, or Sagen



