

Anonymous

I like the paper very much as it is a timely product.

I may have some ideas on the table on page 13 (Annex B) that you may or may not have already considered - and this has to do with the entries for the column marked "Required?"

For Canada, the entry is "LTV > 80%" and this appears to be true. However, from page 30 of your paper, there is the indication that the Canadian MI is only available for properties of C\$1 million or less. (This may be more information than desired for this table though.)

The other item I'd offer is the entry for this same column for the U.S. where it is shown as "Yes". I am fairly certain that in the U.S. the MI is only required on loans with LTV > 80 percent, as is the case with Canada.