

## **Residential Hypothecary Lending Guideline**

**(Insurers Act, CQLR, c. A-32.1, s. 463)**

**(Act respecting financial services cooperatives, CQLR, c. C-67.3, s. 565.1)**

**(Deposit Institutions and Deposit Protection Act, CQLR, c. I-13.2.2, s. 42.2)**

**(Trust Companies and Savings Companies Act, c. S-29.02, s. 254)**

The Autorité des marchés financiers (the “AMF”) is publishing for consultation the draft amendment to its Residential Hypothecary Lending Guideline (the “Guideline”). The Guideline is intended for insurers, financial services cooperatives, trust companies and other authorized deposit institutions.

In this update, the AMF introduces expectations for combined loan plans, reverse hypothecary loans and hypothecary loans with shared equity features. These new expectations are intended to adjust the AMF’s framework in view of current market conditions and maintain a level playing field among regulated mortgage lenders.

Interested persons must submit their comments by **February 9, 2024**. All comments will be made public unless otherwise noted.

The draft amendment to the Guideline is published below and is also available under “Public consultations” on the [AMF website](#).

### **Request for comments**

Comments must be submitted to:

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### **Further information**

Further information is available from:

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