

Term	LTV	Fixed	ARM
<b>CMLS Home Line</b> (Home Line Guidelines apply) <b>*Promo - New Business Only</b>			
HELOC		-	P+.50%
<b>*5 Year (Insured / Insurable)</b>	High Ratio or Up to 65%	<b>*5.04%</b>	P-0.90%
	65.01 - 70%	<b>*5.29%</b>	P-0.75%
	70.01 - 80%	<b>*5.29%</b>	P-0.60%
<b>3 Year Uninsured</b>	Up to 80%	6.34%	-
<b>5 Year Uninsured</b>	Up to 80%	5.79%	-

**CMLS Insured and Insurable** (Standard Guidelines apply) **\*Promo - New Business Only**

<b>*3 Year</b>	High Ratio or Up to 65%	<b>*5.29%</b>	-
	65.01 - 80%	<b>*5.59%</b>	-
<b>4 Year</b>	High Ratio or Up to 65%	5.24%	-
	65.01 - 80%	5.49%	-
<b>5 Year Rate Advantage</b>	High Ratio or Up to 65%	5.04%	-
	65.01 - 80%	5.29%	-
<b>*5 Year</b>	High Ratio or Up to 65%	<b>*4.99%</b>	<b>*P-1.05%</b>
	65.01 - 70%	<b>*5.24%</b>	<b>*P-0.85%</b>
	70.01 - 80%	<b>*5.24%</b>	<b>*P-0.70%</b>

**CMLS Uninsured Rates** (Standard or Preferred Guidelines apply)

<b>3 Year</b>	Up to 80% Owner Occupied	5.79%	-
<b>5 Year</b>	Up to 80% Owner Occupied	5.59%	P+0.20%
	Up to 70% Rentals	6.59%	P+0.45%
<b>5 Year – Preferred Uninsured</b>	Up to 80% Owner Occupied	5.89%	P-0.35%

**CMLS Pre-Approval Rate**

<b>5 Year</b>	High Ratio Insured Only	5.19%	-
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**CMLS Smart Cash – Available in AB, BC, ON, SK and MB Only** (Standard Guidelines apply)

Term	LTV	1%	2%	3%	5%
<b>5 Year Smart Cash</b>	High Ratio Up to 95% Insured	5.34%	5.59%	5.79%	n/a
	Up to 65%	5.34%	5.59%	5.79%	6.34%
	65.01 – 80%	5.59%	5.84%	6.04%	6.59%

**Additional Tools**



[Compensation](#)



[Renewal Compensation](#)



[Broker Resource Centre](#)



[Rate Guidelines](#)



[Partnership Program](#)



[Approved Appraisers List](#)



[Ask AMI](#)



[Underwriter Contact List](#)



[Regional Manager Contact List](#)



[Customer Service Contact Information](#)

\* denotes rate change

Disclaimers: Information & rates above are subject to change at any time without prior notice V 05-02-2024 FSCO License #11749