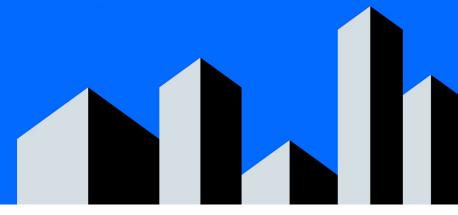


Future-forward, Broker focused.



CMLS prime customers may refinance their mortgage up 80% of the current value of the home. The property must remain the same, and each borrower must remain on the new mortgage.

| Refinance with Full Penalty | Minimum increase of \$25,000. Maximum equity out is \$200,000. Maximum mortgage amount of \$999,999 (exceptions can be granted on a case-by-case basis). Loan must have been active for a minimum of 1 full year (12 months) from original advance. (exceptions will be considered on a case-by-case basis). Borrowers may choose any currently available CMLS product (subject to qualification). The prepayment penalty is charged on payout of the existing property. Full compensation paid to submitting broker. |
|--------------------------------|---|
| Refinance with Reduced Penalty | Minimum increase of \$25,000. Maximum equity out is \$200,000. Maximum mortgage amount of \$999,999 (exceptions can be granted on a case-by-case basis). Loan must have been active for a minimum of 1 full year (12 months) from original advance. (exceptions will be considered on a case-by-case basis). Borrowers may choose any currently available CMLS product (subject to qualification). The prepayment penalty is charged on payout of the existing property. Portion of penalty can be rebated on a case-by-case basis under customer loyalty program. Full details click here. Compensation paid on new funds only to submitting broker. |
| Refinance with Blended Rate | Existing mortgage must be conventional uninsured. Minimum increase of \$25,000. Maximum equity out is \$200,000. Maximum mortgage amount of \$999,999 (exceptions can be granted on a case-by-case basis). Loan must have been active for a minimum of 1 full year (12 months) from original advance. (exceptions will be considered on a case-by-case basis). Borrowers may choose any currently available CMLS product (subject to qualification). Fixed-rate terms; CMLS will calculate a weighted average blended rate. Adjustable-rate terms: the client will receive the greater of the current available rates or the rate on the existing mortgage loan. Compensation paid on new funds only to submitting broker. |