

Term	LTV	Fixed	ARM
cmls Home Line (Home Line Guidelines apply)			
HELOC		-	P+.50%
5 Year (Insured / Insurable)	High Ratio or Up to 65%	4.59%	P-0.85%
	65.01 - 70%	4.79%	P-0.70%
	70.01 - 80%	4.79%	P-0.50%
3 Year Uninsured	Up to 80%	6.34%	-
5 Year Uninsured	Up to 80%	5.59%	-

cmls Insured and Insurable (Standard Guidelines apply)

*5yr ARM Promo: Earn Extra 20bps Compensation on ARM only. New Business Only.

3 Year	High Ratio or Up to 65%	4.84%	-
	65.01 - 80%	5.14%	-
4 Year	High Ratio or Up to 65%	4.89%	-
	65.01 - 80%	5.14%	-
5 Year Rate Advantage	High Ratio or Up to 65%	4.49%	-
	65.01 - 80%	4.69%	-
*5 Year	*ARM Promo: Extra 20bps – ARM only High Ratio or Up to 65%	4.54%	*P-0.85%
	*ARM Promo: Extra 20bps – ARM only 65.01 - 70%	4.74%	*P-0.70%
	*ARM Promo: Extra 20bps – ARM only 70.01 - 80%	4.74%	*P-0.50%

cmls Uninsured Rates (Standard or Preferred Guidelines apply)

3 Year	Up to 80% Owner Occupied	5.19%	-
5 Year	Up to 80% Owner Occupied	4.94%	P+0.20%
	Up to 70% Rentals	6.59%	P+0.45%
5 Year – Preferred Uninsured	Up to 80% Owner Occupied	5.59%	P-0.50%

cmls Pre-Approval Rate

*5 Year	High Ratio Insured Only	4.64%	-
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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%
5 Year Smart Cash	High Ratio Up to 95% Insured	4.79%	5.04%	5.24%	n/a
	Up to 65%	4.79%	5.04%	5.24%	5.79%
	65.01 - 80%	4.99%	5.24%	5.44%	5.99%

* Denotes rate change

Disclaimers: Information & rates above are subject to change at any time without prior notice
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