


Term	LTV	Fixed	ARM
CMLS Home Line (Home Line Guidelines apply)			
HELOC		-	P+.50%
*5 Year (Insured / Insurable)	High Ratio or Up to 65%	5.19%	P-0.90%
	65.01 - 70%	5.44%	P-0.75%
	70.01 - 80%	5.44%	P-0.60%
3 Year Uninsured	Up to 80%	6.29%	-
5 Year Uninsured	Up to 80%	5.74%	-

CMLS Insured and Insurable (Standard Guidelines apply)

 **5yr ARM Promo pays Extra 20bps Compensation for *ARM only. New Business Only.**

*3 Year	High Ratio or Up to 65%	5.74%	-
	65.01 - 80%	5.99%	-
*4 Year	High Ratio or Up to 65%	5.44%	-
	65.01 - 80%	5.69%	-
*5 Year Rate Advantage	High Ratio or Up to 65%	5.14%	-
	65.01 - 80%	5.39%	-
 *5 Year *ARM Promo pays Extra 20bps	High Ratio or Up to 65%	5.19%	*P-0.95%
	*ARM Promo pays Extra 20bps	5.44%	*P-0.75%
	*ARM Promo pays Extra 20bps	5.44%	*P-0.60%

CMLS Uninsured Rates (Standard or Preferred Guidelines apply)

3 Year	Up to 80% Owner Occupied	6.09%	-
5 Year	Up to 80% Owner Occupied	5.79%	P+0.20%
	Up to 70% Rentals	6.59%	P+0.45%
5 Year – Preferred Uninsured	Up to 80% Owner Occupied	5.89%	P-0.25%

CMLS Pre-Approval Rate

5 Year	High Ratio Insured Only	5.29%	-
--------	-------------------------	-------	---

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	5.44%	5.69%	5.89%	n/a
	Up to 65%	5.44%	5.69%	5.89%	6.44%
	65.01 – 80%	5.69%	5.94%	6.14%	6.69%

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 04-04-2024 FSCO License #11749