

Term & LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
------------	-------	-----	-------------------------------	-------------------------------	--------------	---------------------------------------

Preferred Customer Program -Insured, Insurable, Uninsured (program details on page 2**)**

5 Year Rate Advantage - 60 Day Quick Close						
HR Insured or Up to 65% Insurable	2.19%	-	110 bps	100 bps / 50 bps	60 Day	Preferred Customer Rate Advantage 5-Yr QC
65.01 – 70% Insurable	2.29%	-	110 bps	100 bps / 50 bps	60 Day	Preferred Customer Rate Advantage 5-Yr QC
70.01 – 80% Insurable	2.34%	-	110 bps	100 bps / 50 bps	60 Day	Preferred Customer Rate Advantage 5-Yr QC
3 Year – 60 Day Quick Close						
HR Insured or Up to 65% Insurable	1.89%	-	90 bps	82 bps / 45 bps	60 Day	Preferred Customer 3-Yr QC
65.01 – 70% Insurable	2.09%	-	90 bps	82 bps / 45 bps	60 Day	Preferred Customer 3-Yr QC
70.01 – 80% Insurable	2.19%	-	90 bps	82 bps / 45 bps	60 Day	Preferred Customer 3-Yr QC
5 Year Rate Advantage ARM						
HR Insured or Up to 65% Insurable	-	P-1.15%	120 bps	110 bps / 50 bps	120 Day	Preferred Customer Rate Advantage ARM
65.01 – 70% Insurable	-	P- 1.05%	120 bps	110 bps / 50 bps	120 Day	Preferred Customer Rate Advantage ARM
70.01 – 80% Insurable	-	P- .95%	120 bps	110 bps / 50 bps	120 Day	Preferred Customer Rate Advantage ARM
5 Year						
HR Insured or Up to 65% Insurable	2.24%	-	120 bps	110 bps / 50 bps	120 Day	Preferred Customer 5-Yr Fixed
65.01 – 70% Insurable	2.34%	-	120 bps	110 bps / 50 bps	120 Day	Preferred Customer 5-Yr Fixed
70.01 – 80% Insurable	2.39%	-	120 bps	110 bps / 50 bps	120 Day	Preferred Customer 5-Yr Fixed
7 Year - 120 Day Hold						
HR Insured or Up to 65% Insurable	2.59%	-	130 bps	120 bps / 50 bps	120 Day	Preferred Customer 7-Yr
65.01 – 70% Insurable	2.69%	-	130 bps	120 bps / 50 bps	120 Day	Preferred Customer 7-Yr
70.01 – 80% Insurable	2.74%	-	130 bps	120 bps / 50 bps	120 Day	Preferred Customer 7-Yr
10 Year - 120 Day Hold						
HR Insured or Up to 65% Insurable	2.94%	-	140 bps	130 bps / 50 bps	120 Day	Preferred Customer 10-Yr
65.01 – 70% Insurable	3.04%	-	140 bps	130 bps / 50 bps	120 Day	Preferred Customer 10-Yr
70.01 – 80% Insurable	3.09%	-	140 bps	130 bps / 50 bps	120 Day	Preferred Customer 10-Yr

CMLS Standard Rates – Insured, Insurable, Uninsured (program details on page 2)

3 Year						
HR Insured or Up to 65% Insurable	2.14%	-	83 bps	75 bps / 45 bps	120 Day	Standard 3-Yr Fixed
65.01 – 80% Insurable	2.24%	-	83 bps	75 bps / 45 bps	120 Day	Standard 3-Yr Fixed
4 Year						
HR Insured or Up to 65% Insurable	2.14%	-	100 bps	90 bps / 45 bps	120 Day	Standard 4-Yr Fixed
65.01 – 80% Insurable	2.29%	-	100 bps	90 bps / 45 bps	120 Day	Standard 4-Yr Fixed
5 Year						
HR Insured or Up to 65% Insurable	2.24%	P-1.10%	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Fixed or ARM
65.01 – 80% Insurable	2.34%	P- 1.00%	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Fixed or ARM
5 Year Rate Advantage						
HR Insured	2.24%	-	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Fixed or ARM
Up to 80% Insurable	2.24%	-	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Fixed or ARM
5 Year – Uninsured - Up to 30yr AM						
Up to 80% Owner Occupied	2.34%	-	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Standard
Up to 80% Rental	2.84%	-	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Rental

CMLS Promotional Rates– Uninsured up to 30-Yr am - NEW BUSINESS ONLY (*program details on page 2*)

5 Year – Uninsured						
Up to 80% Owner Occupied	-	P- 1.00%	100 bps	90 bps / 50 bps	120 Day	5-Yr Unpublished Special

****Preferred Customer Program Requirements and Important Notes**** are in addition to our Standard Requirements

- **New Business Only**
- **Preferred Customer Program must be requested in notes, along with the term, rate and any buydown you want to apply.**
- **Min Beacon: HR Insured:** 660 all applicants
Low Ratio Insurable: 720 for one applicant & min 660 any other applicant
- **Un-Insurable** 700 all applicants
- **Max GDS/TDS 39%/42%,**
- **Min 12-year amortization,**
- **LOC Payments** for qualifying based, HELOC payment calculated at approved limit and BOC rate amortized over 25 years, Unsecured LOC payment calculated at 3% of outstanding balance
- **Occupancy:** Owner Occupied, Second Home, and Vacation Property (Type A four season with all year access)
- **Verified Income Only:** Income Documents must be dated within 30 days of submission. No Stated Income, min 3 years in business if BFS, No Gross up of BFS income.
- **No use of rental addbacks or spreadsheet,**
- **No Specialty Programs:** No New to Canada program, No Flex Down,
- **Maximum rate buydown: is 20bps**
- **No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 loan (No Fee Collateral Transfer subject to a 10 bp reduction in compensation Important Notes)
- **Rate Advantage:** Pay-out of entire outstanding balance of the Mortgage prior to the Maturity Date is only permitted on the closing of a bona fide arm's length sale
- **Rate Buydown & Compensation Model:** The maximum rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Rate Advantage Fixed Buydown – 2 for 1 Buydown** is currently Unavailable
- **Alberta / Saskatchewan Restrictions –** Refinance maximum LTV 75%, Locations limited to Calgary, Edmonton, and Lethbridge, Saskatoon, and Regina and surrounding areas
- **Rate Guarantee:** Borrowers are entitled to one (1) time ratedrop up to five (5) business days prior to funding date. Request must be in writing

Standard Rate Requirements, Rate Adjustments, and Important Notes:

- **Min Beacon:** HR Insured: 640 for all
 Low Ratio Insurable: one applicant with 720 or (680 to 719 add 10bps to rate). All other applicants 640. Uninsured: 660 for all
- **GDS/TDS:** Owner Occupied Max 39/44 Rental: Max 32/40 Un-Insured Rental: Use 80% of rental income on subject, and 50% of rental income on non-subject rental
- **LOC payments for qualifying** based on "LOC Balance", HELOC payment calculated at 0.65% of balance, Unsecured LOC payment calculated at 3% of balance
- **BFS Alt A or 2 to 4-unit Rentals** allowed via Insured/Insurable CMLS Standard Rates. LTV over 65% requires client paid insurance. BFS Alt A add 5bps to rate.
- **3y, 4y & 5y No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 Loan (No Fee Collateral Transfer subject to a 10 bp reduction in compensation)
- **Pre-approvals:** available on Standard High Ratio 5yr fixed rate + 10 bps rate premium
- **Rate Advantage:** Pay-out of entire outstanding balance of the Mortgage prior to the Maturity Date is only permitted on the closing of a bona fide arm's length sale
- **Rate Buydown & Compensation Model:** The maximum rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Rate Guarantee:** Borrowers are entitled to one (1) time ratedrop up to five (5) business days prior to funding date. Request must be in writing

Promotional Rates requirements are in addition to our Standard Requirements:

- **CMLS Unpublished Special must be requested in notes.**
- **Transaction Type:** Purchase, Refinance, Transfer, Collateral Transfer
- **Min Beacon:** 680 for all applicants
- **Max GDS/TDS** Beacon Score 680: GDS 32 / TDS 40 | Beacon Score 700: GDS 34 / TDS 42 | Beacon Score 750: GDS 39 / TDS 44
- **Min 20%** down payment 5% must be from own resources
- **Min 5-year** amortization,
- **LOC payments for qualifying** based on "LOC Balance", HELOC payment calculated at BOC rate and 25-year am, Unsecured LOC payment calculated at 3% of balance
- **Occupancy:** Owner Occupied, Owner Occupied with Rental Suite, Second Home
- **Sliding Scale –** 80% of 1.2M, 60% of next 300k, 50% of next 500k, 40% of everything over 2M
- **Verified Income Only,** No Stated Income
- **Rental Income –** Basement Suite Income 50% added to gross, Rental Spreadsheet for non-subject rental properties, rental income confirmed with T1 General (including statement of rental activities and Notice of Assessment), rentals must be owned for minimum of 1 year
- **No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 Loan (No Fee Collateral Transfer subject to a 10 bp reduction in compensation Important Notes)
- **Rate Buydown & Compensation Model:** The maximum rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Alberta Restrictions** City Limits and within 50km of Calgary, Edmonton, and Red Deer

Additional Tools

Broker Resource Centre

[CLICK HERE](#)



Approved Appraisers List

[CLICK HERE](#)

Ask AMI

[CLICK HERE](#)



Underwriter Contact List

[CLICK HERE](#)



Regional Manager Contact Info

[CLICK HERE](#)



Customer Service Contact Information

[CLICK HERE](#)

