

Term	LTV	Fixed	ARM
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### cmls Home Line (Home Line Guidelines apply)

<b>HELOC</b>		-	P+.50%
<b>*5 Year (Insured / Insurable)</b>	High Ratio or Up to 65%	<b>4.24%</b>	<b>P-0.55%</b>
	65.01 - 70%	<b>4.39%</b>	<b>P-0.35%</b>
	70.01 - 80%	<b>4.49%</b>	<b>P-0.25%</b>
<b>5 Year Uninsured</b>	Up to 80%	4.94%	-

### cmls Insured and Insurable (Standard Guidelines apply)

<b>2 Year</b>	High Ratio or Up to 65%	4.49%	-
	65.01 - 80%	4.79%	-
<b>*3 Year</b>	High Ratio or Up to 65%	<b>4.14%</b>	-
	65.01 - 80%	<b>4.44%</b>	-
<b>*5 Year</b>	High Ratio or Up to 65%	<b>4.19%</b>	P-0.65%
	65.01 - 70%	<b>4.34%</b>	P-0.45%
	70.01 - 80%	<b>4.44%</b>	P-0.35%

### cmls Uninsured (Standard Guidelines apply)

<b>3 Year</b>	Up to 80% Owner Occupied	4.74%	-
<b>5 Year</b>	Up to 80% Owner Occupied	4.74%	P-0.30%*

\*Please reference preferred guidelines for product restrictions

### cmls Pre-Approval Rate

<b>*5 Year</b>	High Ratio Insured Only	<b>4.29%</b>	-
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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	<b>4.44%</b>	<b>4.69%</b>	<b>4.89%</b>	n/a
	Up to 65%	<b>4.44%</b>	<b>4.69%</b>	<b>4.89%</b>	<b>5.44%</b>
	65.01 - 70%	<b>4.49%</b>	<b>4.74%</b>	<b>4.94%</b>	<b>5.49%</b>
	70.01 - 80%	<b>4.69%</b>	<b>4.94%</b>	<b>5.14%</b>	<b>5.69%</b>

\* Denotes rate change

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



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[Partnership Program](#)



[Approved Appraisers List](#)



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[Underwriter Contact List](#)



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