

NON-INSURABLE RATES – Purchase, Refinance, Transfer (from Major Bank or Financial Institution), Verified Income Only, max \$1 Mil Loan, No Rentals, Appraisal required on all deals, Minimum beacon score of 700 required on non-insured applicants. **Not available in AB/SK.**

LTV Ratio	Rate (%)	Upfront Model Finder Fee (BPS)	Rate Hold (Days)
5 Year Fixed			
Up to 70% & 30y am	1.99	100	120
Or 5 Year ARM			
Up to 70% & 30y am	P+0.10	100	120

HIGH RATIO AND INSURABLE RATES – Purchase and No Fee Transfer Applications. (No Fee Collateral Transfer allowed with 10bp reduction in compensation)

LTV Ratio	Rate (%)	Upfront Model Finder Fee (BPS)	Rate Hold (Days)
7 Year Fixed 120 Day Promo			
High Ratio & Up to 65%	2.34	130	120
65.01% to 80%	2.59	130	120
10 Year Fixed 120 Day Promo			
High Ratio & Up to 65%	2.99	140	120
65.01% to 80%	3.24	140	120

REQUIREMENTS
Minimum 12-year amortization, Maximum Buydown 20 bps
Owner Occupied, Second Home, Vacation Property (Type A, four season with all year access)
Beacon Required: High Ratio Insured: min 660 for all applicants; Low Ratio Insurable: min 720 for at least one applicant & min 660 for any other applicant Non-Insurable: min 700 for all applicants
Verified Income Only, Income Documents must be dated within 14 days of submission. No New to Canada program No Stated Income, min 3 years in business if BFS, No Gross up of BFS income, no use of rental addbacks or spreadsheet,
Max GDS/TDS 39%/42%, LOC payments used for qualifying are based on “LOC Limits”. HELOC payment calculated at BOC rate and 25-year amortization. Unsecured LOC payment calculated at 3%.

For Regional Manager Contact Information, click [here](#).