

**Attain Unpublished Special – Uninsured - See Terms and Conditions on Page 2**

Term and LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
<b>5 Year ARM – Uninsured - Terms and Conditions on Page 2</b>						
Up to 80% Owner Occupied	-	P-0.90%	100 bps	90 bps / 50 bps	120 Day	5 Year Unpublished Special
<b>3 Year Fixed – Uninsured - Terms and Conditions on Page 2</b>						
Up to 80% Owner Occupied	2.04%	-	80 bps	70 bps / 30 bps	45 Day	3 Year Unpublished Special
Up to 80% Owner Occupied	2.09%	-	80 bps	70 bps / 30 bps	120 Day	3 Year Unpublished Special
<b>5 Year Fixed – Uninsured - Terms and Conditions on Page 2</b>						
Up to 80% Owner Occupied	2.29%	-	100 bps	90 bps / 50 bps	45 Day	5 Year Unpublished Special
Up to 80% Owner Occupied	2.34%	-	100 bps	90 bps / 50 bps	120 Day	5 Year Unpublished Special

**Attain Promo Rates- Insured, Insurable, Uninsured - See Terms and Conditions on Page 2**

Term and LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
<b>5 Year ARM Uninsured Promo - Terms and Conditions on Page 2</b>						
Up to 80% Owner Occupied	-	P-0.65%	100 bps	90 bps / 50 bps	120 Day	5 Year Uninsured Promo
<b>5 Year Fixed Quick Close Promo - Terms and Conditions on Page 2</b>						
HR and Up to 65% Insurable	1.99%	-	110 bps	100 bps / 50 bps	60 Day	60 Day QC Promo
65.01 – 70% Insurable	2.04%	-	110 bps	100 bps / 50 bps	60 Day	60 Day QC Promo
70.01 – 80% Insurable	2.24%	-	110 bps	100 bps / 50 bps	60 Day	60 Day QC Promo
<b>7 Year Fixed Promo - Terms and Conditions on Page 2</b>						
HR and Up to 65% Insurable	2.44%	-	130 bps	120 bps / 50 bps	120 Day	7 Year Promo
65.01 – 80% Insurable	2.69%	-	130 bps	120 bps / 50 bps	120 Day	7 Year Promo
<b>10 Year Fixed Promo - Terms and Conditions on Page 2</b>						
HR and Up to 65% Insurable	2.89%	-	140 bps	130 bps / 50 bps	120 Day	10 Year Promo
65.01 – 80% Insurable	3.14%	-	140 bps	130 bps / 50 bps	120 Day	10 Year Promo

**Attain Standard Rates - Insured, Insurable, Uninsured - See Terms and Conditions on Page 2**

Term and LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
<b>3 Year Fixed – Terms and Conditions on Page 2</b>						
HR and Up to 65% Insurable	1.64%	-	83 bps	75 bps / 30 bps	120 Day	3 Year Fixed Standard
65.01 -80% Insurable	1.94%	-	83 bps	75 bps / 30 bps	120 Day	3 Year Fixed Standard
<b>4 Year Fixed - Terms and Conditions on Page 2</b>						
HR and Up to 65% Insurable	1.79%	-	100 bps	90 bps / 45 bps	120 Day	4 Year Fixed Standard
65.01 – 80% Insurable	2.04%	-	100 bps	90 bps / 45 bps	120 Day	4 Year Fixed Standard
<b>5 Year Rate Advantage - Terms and Conditions on Page 2</b>						
HR and Up to 65% Insurable	2.04%	-	110 bps	100 bps / 50 bps	120 Day	5 Year Rate Advantage
65.01 – 80% Insurable	2.39%	-	110 bps	100 bps / 50 bps	120 Day	5 Year Rate Advantage
<b>5 Year - Terms and Conditions on Page 2</b>						
HR and Up to 65% Insurable	2.09%	P-1.0%	110 bps	100 bps / 50 bps	120 Day	5 Year Fixed Standard
65.01 – 70% Insurable	2.14%	P-.90%	110 bps	100 bps / 50 bps	120 Day	5 Year Fixed Standard
70.01 – 80% Insurable	2.44%	P-.90%	110 bps	100 bps / 50 bps	120 Day	5 Year Fixed Standard
<b>5 Year Fixed - Uninsured - Terms and Conditions on Page 2</b>						
Up to 80% Owner Occupied	2.34%	-	100 bps	90 bps / 50 bps	120 Day	5 Year Uninsured Standard
Up to 80% Rental	2.59%	-	100 bps	90 bps / 50 bps	120 Day	5 Year Uninsured Rental

### 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 others 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%, Unsecured LOC payment calculated at 3%  
 BFS Alt A or 2 to 4-unit Rentals: allowed only via Insured or 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 Important Notes:  
**Pre-approvals:** available on Standard High Ratio 5yr fixed rate + 25 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 ratedrop. 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 rate drop up to five (5) business days prior to funding date. Request must be in writing

### \*\*Unpublished Special\*\* requirements are in addition to our Standard Requirements:

**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%

**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

**Maximum rate buydown:** is 20bps

**Alberta Restrictions** City Limits and within 50km of Calgary, Edmonton, and Red Deer

### \*\*Promo Requirements and Important Notes\*\* are in addition to our Standard Requirements

**Min Beacon:** HR Insured: 660 all applicants Low Ratio Insurable: 720 for one applicant & min 660 any other applicant Non-Insurable: 700 for all applicants

**Max GDS/TDS** 39%/42%, Min 12-year amortization,

**LOC payments for qualifying** based on "LOC Limits", HELOC payment calculated at BOC rate and 25-year am, Unsecured LOC payment calculated at 3%

**Occupancy:** Owner Occupied, Second Home, Vacation Property (Type A four season with all year access)

**Verified Income Only,** Income Documents must be dated within 14 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 New to Canada program

**Maximum rate buydown:** is 20bps

### Helpful Links:

Attain Broker Resource Centre & Approved appraisers list [CLICK HERE](#) | Underwriter Contact List [CLICK HERE](#) | Customer Service Contact List [CLICK HERE](#)