

Effective Date / Time April 12, 2025 / 12:00 AM EDT
 Qualifying Rate is the greater of 5.25% or Contract Rate + 2%
 cmls Prime (P): 4.95%

Term & LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
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cmls Home Line (Home Line Guidelines. See details on page 2*)

Home Line (stand-alone) or Combination Mortgage and HELOC						
HELOC	-	P+0.50%	50 bps*	-	120 Day	Financiere cmls Home Line - Secured LOC
5 Year						
High Ratio or Up to 65% Insurable	4.24%	P-0.55%	105 bps	95 bps / 50 bps	120 Day	Financiere cmls Home Line - Secured LOC
65.01 - 70% Insurable	4.39%	P-0.35%	105 bps	95 bps / 50 bps	120 Day	Financiere cmls Home Line - Secured LOC
70.01 – 80% Insurable	4.49%	P-0.25%	105 bps	95 bps / 50 bps	120 Day	Financiere cmls Home Line – Secured LOC
5 Year Uninsured						
Up to 80%	4.94%	-	100 bps	90 bps / 50 bps	120 Day	Financiere cmls Home Line - Uninsured

*Finder's fee paid on average balance for first 60-days

cmls Insured and Insurable (See details on page 2*)

2 Year						
High Ratio or Up to 65% Insurable	4.49%	-	75 bps	65 bps / 30 bps	120 Day	2-Yr Standard Insured and Insurable
65.01 - 80% Insurable	4.79%	-	75 bps	65 bps / 30 bps	120 Day	2-Yr Standard Insured and Insurable
3 Year						
High Ratio or Up to 65% Insurable	4.14%	-	75 bps	65 bps / 30 bps	120 Day	3-Yr Standard Insured and Insurable
65.01 - 80% Insurable	4.44%	-	75 bps	65 bps / 30 bps	120 Day	3-Yr Standard Insured and Insurable
5 Year						
High Ratio or Up to 65% Insurable	4.19%	P-0.65%	105 bps	95 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
65.01 - 70% Insurable	4.34%	P-0.45%	105 bps	95 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
70.01 – 80% Insurable	4.44%	P-0.35%	105 bps	95 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable

cmls Uninsured Rates (program details on page 2)

3 Year – Uninsured						
Up to 80% Owner Occupied	4.74%	-	65 bps	55 bps / 30 bps	120 Day	3-Yr Uninsured Standard Program
5 Year – Uninsured - Up to 30yr AM						
Up to 80% Owner Occupied	4.74%	*P-0.30%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Standard Program

*Please reference preferred guidelines for product restrictions

Financiere cmls Pre-Approval Rate (program details on page 2)

5 Year						
High Ratio Insured Only	4.29%	-	105 bps	95 bps / 50 bps	120 Day	5-Yr Pre-Approval

cmls Smart Cash – Cash Back is available in AB, BC, ON, SK, MB and QC (Standard Guidelines apply)

5 Year Smart Cash	1%	2%	3%	5%
High Ratio Up to 95% Insured	4.44%	4.69%	4.89%	N/D
Up to 65%	4.44%	4.69%	4.89%	5.44%
65.01 – 70%	4.49%	4.74%	4.94%	5.49%
70.01 – 80%	4.69%	4.94%	5.14%	5.69%

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Note 1: Financiere cmls Preferred Customer Program Requirements and Important Notes are in addition to our Standard Requirement**

- **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** 680 all applicants
- **Max GDS/TDS 39%/42%,**
- **Min 12-year amortization. // Min SFD square footage > 850**
- **LOC Payments** for qualifying based on: HELOC payment calculated at approved limit and BOC rate amortized over 25y
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, or Flex Down
- **Maximum rate buydown: is 20bps**
- **No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 loan
- **No Fee Collateral Transfer** subject to 10bp reduced compensation
- **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 available for 1st 10bps rate reduction.
- **AB – only in Lethbridge, Edmonton and Calgary up to 80%.**
- **SK – only in Saskatoon and Regina up to 80%. Outside of a major centre, LTV restrictions may apply.**
- **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

Note 2 : Financiere cmls Standard Rate Requirements, Rate Adjustments, and Important Notes

- **Min Beacon: HR Insured:** 640 all applicants
- **Min Beacon Low Ratio Insurable:**
 - Up to 65% LTV: min 680 Beacon for all applicants
 - 65.01 to 80% LTV: min 720 for one applicant for best rate, or (680 to 719 add 10bps to rate). All other applicants 640.
- **Min Beacon Uninsured:** 680 all applicants
- **GDS/TDS:** Owner Occupied Max 39/44
- **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 Financiere 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)
- *** Financiere cmls Special Offer:** New Business Only, CCB income is not allowed
- Available in all Financiere CMLS Lending Areas. (Alberta Locations Restricted to City Limits of Calgary & Edmonton)
- **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 max 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 rate drop up to five (5) business days prior to funding date.
- Request must be in writing
- **Uninsured Rental Properties - Max 70% LTV, full rental guidelines**
[CLICK HERE](#)

***Home Line* requirements are in addition to our Standard Requirements**

- **Combination Mortgage Home Line:** Purchase, Transfer, Collateral Transfer, 1st mortgage must be Financiere cmls Insured/Insurable Home Line Term
- **First Position Home Line – Uninsured Purchase and Refinance**
- **Min Beacon High Ratio Insured:** 680 for all applicants
- **Min Beacon Low Ratio Insurable:**
- Up to 65% LTV: min 680 Beacon for all applicants
- 65.01 to 80% LTV: min 720 for one applicant for best rate, or (680 to 719 add 10bps to rate). All other applicants, min 680.
- **Max GDS/TDS:** Insured/Insurable MTG only:
 - Beacon 680: 32/40 | Beacon 700: 34/42 | Beacon 750: 39/44
- **Max GDS/TDS:** Combo Mtg/Heloc, Heloc, Un-Insured MTG only
 - Beacon 680: 32/40/ Beacon 700: 34/42
- **Min 20% down payment 5% must be from own resources**
- **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 – GVA / GTA – 80% of first 1.5M, 50% of remainder, CMA 80% of the first 1.2M, 50% of remainder, non-CMA 80% of the first 800k, 50% of the remainder**
- **Financiere cmls Combination Home Line – Available in ON, QC, BC, SK, AB and NB**
- **Verified Income Only, No Stated Income**
- **No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 loan (No fee collateral transfer subject to a 10-bps reduction in compensation).
- Additional registration cost for HELOC portion of the Financiere cmls Home Line product is the client's responsibility.
- **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 NOAs), rentals must be owned for min of 1 year**
- **Rate Buydown & Compensation Model:** Max 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.
- **Home Line LOC – Qualified on combined limit of mortgage & HELOC at the greater of contract rate + 2% or benchmark amortized over 25 years**
- **Maximum Home Line Limit – Maximum of 50% LTV**
- **Minimum Home Line Limit - \$10,000**
- **Financiere cmls Home Line 1st Position HELOC – is currently unavailable.**
- **Alberta Restrictions:** 2nd Position HELOC available in City Limits or within 50km of Calgary, Edmonton, Lethbridge, and Red Deer.