

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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Financiere 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	4.59%	P-0.90%	105 bps	100 bps / 50 bps	120 Day	Financiere CMLS Home Line - Secured LOC
65.01 - 70% Insurable	4.79%	P-0.75%	105 bps	100 bps / 50 bps	120 Day	Financiere CMLS Home Line - Secured LOC
70.01 - 80% Insurable	4.79%	P-0.55%	105 bps	100 bps / 50 bps	120 Day	Financiere CMLS Home Line - Secured LOC
3 Year Uninsured						
Up to 80%	6.34%	-	100 bps	57 bps / 30 bps	120 Day	Financiere CMLS Home Line - Uninsured
5 Year Uninsured						
Up to 80%	5.59%	-	65 bps	90 bps / 50 bps	120 Day	Financiere CMLS Home Line - Uninsured

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

Financiere CMLS Insured and Insurable (See details on page 2*)

CMLS Promo in Quebec Only - New Business Only.

5yr ARM Promo: Earn Extra 20bps Compensation on ARM only. New Business Only.

3 Year Promo - New Business Only						
High Ratio or Up to 65% Insurable	*4.79%	-	75 bps	67 bps / 45 bps	120 Day	3-Yr Standard Insured and Insurable
65.01 - 80% Insurable	*5.09%	-	75 bps	67 bps / 45 bps	120 Day	3-Yr Standard Insured and Insurable
4 Year						
High Ratio or Up to 65% Insurable	4.89%	-	75 bps	67 bps / 45 bps	120 Day	4-Yr Standard Insured and Insurable
65.01 - 80% Insurable	5.14%	-	75 bps	67 bps / 45 bps	120 Day	4-Yr Standard Insured and Insurable
5 Year Rate Advantage						
High Ratio or Up to 65% Insurable	4.49%	-	105 bps	100 bps / 50 bps	120 Day	5-Yr Rate Advantage
65.01 - 80% Insurable	4.69%	-	105 bps	100 bps / 50 bps	120 Day	5-Yr Rate Advantage
5 Year Promo - New Business Only						
High Ratio or Up to 65% Insurable	*4.44%	*P-0.90%	105 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
65.01 - 70% Insurable	*4.64%	*P-0.70%	105 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
70.01 - 80% Insurable	*4.64%	*P-0.55%	105 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable

Financiere CMLS Uninsured Rates (program details on page 2)

3 Year - Uninsured						
Up to 80% Owner Occupied	5.19%	-	65 bps	57 bps	120 Day	3-Yr Uninsured Standard Program
5 Year - Uninsured - Up to 30yr AM						
Up to 80% Owner Occupied	5.59%	P-0.50%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Preferred Program
Up to 80% Owner Occupied	4.94%	P+0.20%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Standard Program
Up to 70% Rentals	6.59%	P+0.45%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Standard - Rental

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

5 Year						
High Ratio Insured Only	4.69%	-	105 bps	100 / 50 bps	120 Day	5-Yr Pre-Approval

Financiere 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	4.79%	5.04%	5.24%	n/a
Up to 65%	4.79%	5.04%	5.24%	5.79%
65.01 - 80%	4.99%	5.24%	5.44%	5.99%

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, alongwith 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 nbusiness 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.
- **Alberta / Saskatchewan Restrictions –** Refinance maximum LTV 75%, Locations limited to Calgary, Edmonton, and Lethbridge, Saskatoon, and Regina and surrounding area.
- **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
- **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 Combination Home Line –** Available in ON, QC, BC, SK, AB and NB
- **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.

Additional Tools

Broker Resource Centre

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Approved Appraisers List

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Underwriter Contact List

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Regional Manager Contact Info

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Customer Service Contact Information

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