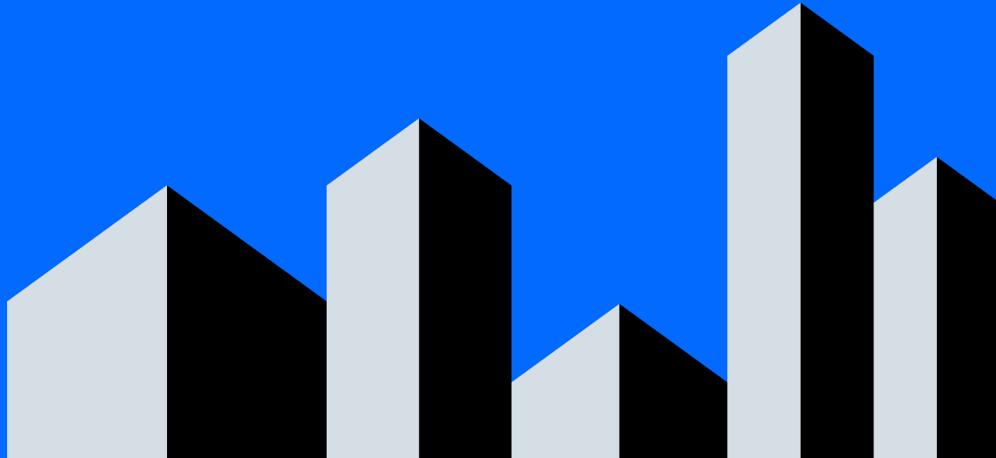


Future-forward, Broker focused.



Does your client need cash for renovations, the purchase of new appliances, investment contributions, or to paydown debts?

CMLSS' Smart Cash Mortgage provides a potential solution. Our Smart Cash Mortgage offers from 1% to 5% of the mortgage amount and is available for insured or insurable purchase and transfer transactions.

It's as easy as 1, 2, 3, or even 5%.

It's simple, pick the percentage of cash back you need, submit your application to CMLS, and when the mortgage advances your client will receive their cash back.

We've got you covered. CMLS smart cash mortgage features.

- Insured and insurable mortgages.
- Purchase or Transfer applications.
- Maximum 30-year amortization (with insurer approval).
- Pre-payment remains unchanged 20% lumpsum payment and 20% payment increase.
- Payments may be weekly, bi-weekly, semi-monthly, and monthly. Weekly and bi-weekly may be accelerated if requested.
- In the event of early prepayment standard early prepayment penalties will apply.
- A portion of the cash back is repayable in the event of an early repayment.
- Available in QC, AB, BC, ON, SK, MB and QC.

Potential uses

- Closing Costs
- Land Transfer Tax
- Moving Costs
- Renovations
- Purchase of Household Appliances
- Furnace or Air Conditioning
- RRSP Contributions
- Investment
- Restructuring of Debts to Help Qualify
- Help Offset Prepayment Penalties
- Vacation

For further information or cashback strategies please contact your Regional Business Manager.