

Term	LTV	Fixed	ARM
------	-----	-------	-----

CMLS Promo - Insured and Insurable – New Business Only (Standard Guidelines apply)


*3 Year	High Ratio or Up to 65%	5.14%	-
---------	-------------------------	-------	---

CMLS Home Line (Home Line Guidelines apply)

HELOC		-	P+.50%
5 Year (Insured / Insurable)	High Ratio or Up to 65%	4.99%	P-0.90%
	65.01 - 70%	5.24%	P-0.75%
	70.01 – 80%	5.24%	P-0.60%
3 Year Uninsured	Up to 80%	6.34%	-
5 Year Uninsured	Up to 80%	5.79%	-

CMLS Insured and Insurable (Standard Guidelines apply)

 **5yr CMLS Promo Extra 20bps Compensation for both Transfers & Purchase. New Business Only.**

3 Year	High Ratio or Up to 65%	5.54%	-	
	65.01 - 80%	5.79%	-	
4 Year	High Ratio or Up to 65%	5.24%	-	
	65.01 - 80%	5.49%	-	
5 Year Rate Advantage	High Ratio or Up to 65%	5.04%	-	
	65.01 - 80%	5.29%	-	
5 Year  CMLS Promo Extra 20bps	High Ratio or Up to 65%	4.99%	P-0.95%	
	CMLS Promo Extra 20bps	65.01 - 70%	5.24%	P-0.75%
	CMLS Promo Extra 20bps	70.01 – 80%	5.24%	P-0.60%

CMLS Uninsured Rates (Standard or Preferred Guidelines apply)

3 Year	Up to 80% Owner Occupied	5.89%	-
5 Year	Up to 80% Owner Occupied	5.59%	P+0.20%
	Up to 70% Rentals	6.59%	P+0.45%
5 Year – Preferred Uninsured	Up to 80% Owner Occupied	5.89%	P-0.25%

CMLS Pre-Approval Rate

5 Year	High Ratio Insured Only	5.19%	-
--------	-------------------------	-------	---

CMLS Smart Cash – Available in AB, BC, ON, SK and MB Only (Standard Guidelines apply)

Term	LTV	1%	2%	3%	5%
5 Year Smart Cash	High Ratio Up to 95% Insured	5.59%	5.84%	6.04%	n/a
	Up to 65%	5.59%	5.84%	6.04%	6.59%
	65.01 – 80%	5.84%	6.09%	6.29%	6.84%

Additional Tools



[Compensation](#)



[Renewal Compensation](#)



[Broker Resource Centre](#)



[Rate Guidelines](#)



[Partnership Program](#)



[Approved Appraisers List](#)



[Ask AMI](#)



[Underwriter Contact List](#)



[Regional Manager Contact List](#)



[Customer Service Contact Information](#)

* denotes rate change

Disclaimers: Information & rates above are subject to change at any time without prior notice V 03-03-2024 FSCO License #11749