

# Connect Mortgage: Interest Rate Sheet

Effective Date/Time: March 14, 2019 12:00 AM EDT  
 Government of Canada Benchmark: 5.34% | Adapt Mortgage Prime (P): 3.95%

| Insured/Insurable  | Rate (%)<br>Fixed | Upfront Model<br>Finder Fee (BPS) | Rate Hold (Days) |
|--|-------------------|-----------------------------------|------------------|
| 5 Year Insured<br>(For high-ratio only)                      | 3.34              | 100                               | 120              |
| 5 year Insurable*<br>(For all LTVs up to 80%)                | 3.44              | 100                               | 120              |
| Uninsured  | Rate (%)          | Upfront Model<br>Finder Fee (BPS) | Rate Hold (Days) |
| 5 Year Fixed Uninsured<br>Up to 25yr Amortization and 70%LTV | 3.49              | 100                               | 120              |
| 5 Year Fixed Uninsured<br>Up to 30yr Amortization and 70%LTV | 3.59              | 100                               | 120              |

**Rate Adjustments and Restrictions:**

- Maximum 10 bps buydown is permitted
- Uninsured available only in British Columbia and Ontario**
- Insured only available in British Columbia, Alberta (only Edmonton and Calgary), Saskatchewan, Manitoba, and Ontario**
- 5 year Collateral Transfers: No Fee to the client subject to a 10 bp reduction in compensation

**Submission Requirements:**

- Must enter "AttainConnect" on the Filogix submission notes

**Insured/Insurable Requirements:**

- Minimum 680 Beacon for One Applicant
- \*Minimum 720 Beacon for One Applicant for best applicable rate, or 680 to 719 for best applicable rate + 10bps (For LTVs 70.01% to 80%)

**Uninsured Requirements:**

- Minimum 680 Beacon for One Applicant
- Full Appraisal

Refer to Attain Connect mortgage Product Sheet for further details

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