

Near-Prime : Interest Rate Sheet

Effective Date/Time: January 17, 2019 / 12:00 a.m.

Available only for properties in BC, AB, SK, MN and ON

Government of Canada Benchmark: 5.34%

Rates – Full Income Confirmation

Fixed	Rate (%)	Application Fee	Finder Fee (BPS)	Rate Hold
1 year	Starting from 4.29	Minimum 1%	50 / 50 Application Fee Split	<ul style="list-style-type: none"> Fixed Rate hold is 10 days from date of approval (60 days from date of approval with signed commitment)
2 year	Starting from 4.69	Minimum 1%	50 / 50 Application Fee Split	
3 year	Starting from 4.78	Minimum 1%	50 / 50 Application Fee Split	
The rate will be determined on a deal by deal basis, taking into consideration a number of factors, including and not limited to:			<ul style="list-style-type: none"> Down Payment Credit History 	<ul style="list-style-type: none"> Property Type GDS/TDS Term LTV

Product Information

Property Type	<ul style="list-style-type: none"> Owner occupied and Rentals Located in selected Urban & Business Centres in British Columbia, Alberta, Saskatchewan, Manitoba and Ontario – refer to your Underwriter Prime residential real estate with demonstrated ongoing re-sale demand. Property must have a remaining economic life > requested amortization + 5 years
Loan Amount	<ul style="list-style-type: none"> \$100,000 to \$750,000 Up to \$1,000,000 in the Greater Vancouver Area and the Greater Toronto Area Loans greater than \$1,000,000 may be available on case-by-case basis Geographic and credit restrictions apply
GDS/TDS	<ul style="list-style-type: none"> 50% / 50%: LTV < 65% 48% / 48%: LTV 65.01 to 80% (British Columbia, Manitoba, Ontario) 44% / 44%: LTV 65.01 to 80% (Alberta and Saskatchewan) 39% / 44%: 35 year amortization

Rates – BFS Alternative Income Confirmation

Beacon Score	Rate		TDS Max	LTV Max – Purchase		LTV Max – Refinance	
	1 year fixed			Single Family Dwelling	Apartment Condo	Single Family Dwelling	Apartment Condo
680 +	from 4.61%		48%	80%	75%	75%	70%
620 – 679	from 4.91%		44%	80%	75%	75%	70%
550 – 619	from 5.43%		44%	65%	65%	65%	65%

Application Fee	Minimum 1%
Finder Fee	50 / 50 Application Fee Split
Rate Hold	Rate hold is 10 days from date of approval (60 days from date of approval with signed commitment)

Product Information – BFS Alternative Income Confirmation

Lending Location	<ul style="list-style-type: none"> Located in select Major Urban Centres only in British Columbia, Alberta and Ontario <p><i>Refer to Lending Areas – Business for Self: Alternative Income Confirmation or your Regional Manager for more details</i></p>
Rental Requirements	<ul style="list-style-type: none"> Minimum 620 beacon and maximum LTV 75%

Lending restrictions apply for properties located in Alberta and Saskatchewan, please contact Attain Mortgage Near Prime Support for details.

For National sales support click [here](#).