

5, 7 & 10 Year – 120 Day Promo 3 Year – 45 Day Quick Close



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

Non-Insured Rates — Purchase, Refinance, Transfer (from Major Bank or Financial Institution), Verified Income Only, max \$1 Mil Loan amount, No Rentals, Appraisal required on all deals

LTV Ratio	Rate (%)	Upfront Model Finder Fee (BPS)	Rate Hold (Days)
5 Year Fixed			
Up to 80%	3.49	100	120

**Amortization up to 30 years

HIGH RATIO AND INSURABLE RATES – Purchase and Transfer Applications (3 Year Purchase Transactions Only)

LTV Ratio	Rate (%)	Upfront Model Finder Fee (BPS)	Rate Hold (Days)
3 Year Fixed 120 Day Promo			
High Ratio and Up to 65%	3.24	83	120
80.01% to 95%	3.24	83	120
7 Year Fixed – 120 Day Promo			
High Ratio and Up to 65%	3.59	125	120
65.01% to 70%	3.69	125	120
70.01% to 75%	3.74	125	120
75.01% to 80%	3.84	125	120
10 Year Fixed – 120 Day Promo			
High Ratio and Up to 65%	3.69	140	120
65.01% to 70%	3.74	140	120
70.01% to 75%	3.79	140	120
75.01% to 80%	3.84	140	120

Requirements

Minimum 12-year amortization
Owner Occupied, Second Home, Vacation Property (Type A, four season with all year access)
Beacon Required: High Ratio Insured: min 660 for all applicants; Low Ratio Insurable: min 720 for at least one applicant & min 660 for any other applicant
Verified Income Only, No New to Canada program, No Stated Income, min 3 years in business if BFS, No Gross up of BFS income, no use of rental addbacks or rental spreadsheet
Max GDS/TDS 39%/42%, LOC payments used for qualifying are based on "LOC Limit" at BOC Rate & 25y am
3 Year Fixed is for Purchase Transactions only

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

Disclaimers: The information and rates above are subject to change at any time without prior notice

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