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RATE ADVANTAGE – FIXED 120 DAY RATE HOLD – Purchase, Switch / Transfers. Collateral Transfer also allowed subject to a 10bp reduction in compensation. Please request product in your submission notes. **½ priced buydown allowed on first 5 bps.** Buydown allowed at regular cost of 4 bps reduction of compensation per 1 bp of rate reduction. Buydown examples as per below chart.

LTV	Rate (%)	Upfront Model Finder's Fee (bps)	Renewal Model Finder's Fee (bps) At Closing	Renewal Model Finder's Fee (bps) At Renewal	Rate Hold
5 Year Fixed					
HR and 0 to 65%	1.94	130	120	50	120
HR and 0 to 65%	1.89	120	110	50	120
HR and 0 to 65%	1.84	100	90	50	120
HR and 0 to 65%	1.79	80	70	50	120
HR and 0 to 65%	1.74	60	50	50	120
5 Year Fixed					
65.01% to 80%	2.14	130	120	50	120
65.01% to 80%	2.09	120	110	50	120
65.01% to 80%	2.04	100	90	50	120
65.01% to 80%	1.99	80	70	50	120
65.01% to 80%	1.94	60	50	50	120

RATE ADVANTAGE – ARM 120 DAY RATE HOLD – Purchase, Collateral, and Straight Switch / Transfers. Please request product in your submission notes. Standard buydown cost of 20 bps per 5 bps of rate discount. Maximum Buydown 20 bps.

LTV	Rate (%)	Upfront Model Finder's Fee (bps)	Renewal Model Finder's Fee (bps) At Closing	Renewal Model Finder's Fee (bps) At Renewal	Rate Hold
5 Year ARM					
HR and 0 to 65%	P – 0.60	130	120	50	120
65.01% to 80%	P – 0.40	130	120	50	120

Rate Advantage Requirements

Requirements

- Earn 130 bps on all 5 year Fixed & ARM Insured or Insurable terms with our Extra 20bps Finders Fee Promo *New Business Only. Limited time offer is subject to end or change without notice*
- Only available in BC, AB, SK, MB, and ON
- Insured applications: Min 640 Beacon for all applicants
- Insurable applications: One applicant with 720 beacon (add 10bps if beacon 680 to 719). Min 640 for all other applicants
- Min amortization: 10 years Max GDS/TDS: 39% /44%
- Min Loan amount: \$50,000 for Purchase and \$150,000 for No Fee Transfer or No Fee Collateral Transfer
- Collateral Transfers: Best applicable rate with No Fee to the client, subject to a 10 bp reduction in compensation
- Rate Buy Down Advantage: Max rate reduction allowed is 20 bps on 5 year Fixed and 5 year ARM as noted above
- Prepayment: 20% / 20%
- Full Early Repayment is only allowed upon a Bona Fide Arm's Length Sale.

Helpful Links:

- For detailed product information, click [here](#)
- Approved Appraisers List, click [here](#)
- ASK AMI, click [here](#)
- Underwriter Contact List, click [here](#)
- Customer Service Contact Information, click [here](#)
- Regional Manager Contact Information, click [here](#)