

Interest Rate Sheet

Effective Date/Time: March 14, 2019 12:00AM 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)	Renewal Model Finder Fee (BPS)		Rate Hold (Days)
			At Closing	At Renewal	
5 Year ARM					
Up to 80%	P-0.35	110	100	50	120

** Add 10 bps to Rate for Amortization > 25 yr applicants

For ALL Non-Insured business, a minimum beacon score of 680 is required for ALL

Insured Rates –

Customer Paid Insurance-Insured Purchases or Switch/Transfers Only -**1 to 4Year Low Ratio requires customer paid insurance**

Fixed	Rate (%)	Upfront Model Finder Fee (BPS)	Renewal Model Finder Fee (BPS)		Rate Hold (Days)
			At Closing	At Renewal	
1 year	4.09	73	50	15	120
2 year	3.84	73	50	30	120
3 year	3.89	83	75	45	120
4 year	3.89	83	80	45	120
5 year	3.39	110	100	50	120
ARM					
5 year	P-1.00	100	90	50	120

For ALL Insured business, a minimum beacon score of 640 is required for ALL applicants

Low Ratio Insurable Rates –

Insurable purchases and Switch/Transfers

LTV Ratio	Rate (%)	Upfront Model Finder Fee (BPS)	Renewal Model Finder Fee (BPS)		Rate Hold (Days)
			At Closing	At Renewal	
5 Year Fixed					
Up to 65%	3.39	110	100	50	120
65.01% to 70%	3.44	110	100	50	120
70.01% to 75%	3.49	110	100	50	120
75.01% to 80%	3.49	110	100	50	120

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5 Year ARM					
Up to 65%	P – 1.00	100	90	50	120
65.01% to 70%	P – 0.85	100	90	50	120
70.01% to 75%	P – 0.75	100	90	50	120
75.01% to 80%	P – 0.70	100	90	50	120

For ALL Low Ratio Insurable business: at least one applicant requires a 720 beacon for best applicable rate, or 680 to 719 beacon for best applicable rate + 10bps. All other applicants require a min beacon of 640

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

Rate Adjustments and Restrictions:

- A 5 bps rate premium will be added for Insured or Insurable BFS Alt-A
- A 15 bps rate premium will be added for Non-Insured Rentals
- Rentals: 1 to 4 Unit properties allowed for Non-Insured terms, 2 to 4 Unit Properties allowed for Insured or Insurable terms.
- Insured or Insurable Rentals or BFS Alt-A over 65% LTV require client paid insurance
- 5 year Collateral Transfers: No Fee to the client subject to a 10bp reduction in compensation

Automated Pre-Approval Policy:

- A 10bps premium will be charged for pre-approvals. When deals become live, the prevailing rate is the lesser of either the pre-approved rate or current discounted rate (at time of live deal)

Important Notes:

- 1 to 4-year terms require customer paid insurance at ALL LTV's. Contact Adapt Mortgage Prime Support for further details.
- Rate Buydowns: You may buydown rates in exchange for reduced commission, determined by the Adapt Mortgage rate buydown calculator. You must indicate instructions for buydowns in the deal notes. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it. The maximum buydown is 15bps.
- Rate Guarantee: Borrowers are entitled to one (1) time rate drop up to five (5) business days prior to funding date. Request must be in writing.