


Term	LTV	Fixed	ARM
<b>CMLS Home Line (Home Line Guidelines apply)</b>			
<b>HELOC</b>		-	P+.50%
<b>5 Year (Insured / Insurable)</b>	High Ratio or Up to 65%	4.89%	P-0.90%
	65.01 - 70%	5.14%	P-0.75%
	70.01 – 80%	5.14%	P-0.60%
<b>3 Year Uninsured</b>	Up to 80%	6.34%	-
<b>5 Year Uninsured</b>	Up to 80%	5.79%	-

**CMLS Insured and Insurable (Standard Guidelines apply)**

 \*5yr Fixed Promo pays Extra 20bps Compensation. New Business Only.

<b>3 Year</b>	High Ratio or Up to 65%	5.14%	-
	65.01 - 80%	5.44%	-
<b>4 Year</b>	High Ratio or Up to 65%	5.14%	-
	65.01 - 80%	5.39%	-
<b>5 Year Rate Advantage</b>	High Ratio or Up to 65%	4.84%	-
	65.01 - 80%	5.09%	-
 <b>5 Year</b> <i>Promo: 5yr Fixed pays Extra 20bps</i>	High Ratio or Up to 65%	*4.89%	P-1.05%
	<i>Promo: 5yr Fixed pays Extra 20bps</i>	*5.14%	P-0.85%
	<i>Promo: 5yr Fixed pays Extra 20bps</i>	*5.14%	P-0.70%

**CMLS Uninsured Rates (Standard or Preferred Guidelines apply)**

<b>*3 Year</b>	Up to 80% Owner Occupied	<b>5.34%</b>	-
<b>*5 Year</b>	Up to 80% Owner Occupied	<b>5.19%</b>	P+0.20%
	Up to 70% Rentals	6.59%	P+0.45%
<b>5 Year – Preferred Uninsured</b>	Up to 80% Owner Occupied	5.89%	P-0.35%

**CMLS Pre-Approval Rate**

<b>5 Year</b>	High Ratio Insured Only	4.99%	-
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**CMLS Smart Cash – Available in AB, BC, ON, SK and MB Only (Standard Guidelines apply)**

Term	LTV	1%	2%	3%	5%
<b>5 Year Smart Cash</b>	High Ratio Up to 95% Insured	5.14%	5.39%	5.59%	n/a
	Up to 65%	5.14%	5.39%	5.59%	6.14%
	65.01 – 80%	5.39%	5.64%	5.84%	6.39%

**Additional Tools**



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[Renewal Compensation](#)



[Broker Resource Centre](#)



[Rate Guidelines](#)



[Partnership Program](#)



[Approved Appraisers List](#)



[Ask AMI](#)



[Underwriter Contact List](#)



[Regional Manager Contact List](#)



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\* denotes rate change

Disclaimers: Information & rates above are subject to change at any time without prior notice V 06-05-2024 FSCO License #11749