

Term	LTV	Fixed	ARM
------	-----	-------	-----

cmls Home Line (Home Line Guidelines apply)

HELOC		-	P+.50%
* 5 Year (Insured / Insurable)	High Ratio or Up to 65%	4.04%	P-0.60%
	65.01 - 70%	4.24%	P-0.40%
	70.01 - 80%	4.24%	P-0.30%
5 Year Uninsured	Up to 80%	4.94%	-

cmls Insured and Insurable (Standard Guidelines apply)

2 Year	High Ratio or Up to 65%	4.49%	-
	65.01 - 80%	4.79%	-
3 Year	High Ratio or Up to 65%	4.09%	-
	65.01 - 80%	4.39%	-
4 Year	High Ratio or Up to 65%	4.49%	-
	65.01 - 80%	4.74%	-
* 5 Year Rate Advantage	High Ratio or Up to 65%	3.94%	-
	65.01 - 80%	4.19%	-
* 5 Year	High Ratio or Up to 65%	3.99%	P-0.65%
	65.01 - 70%	4.24%	P-0.45%
	70.01 - 80%	4.24%	P-0.35%

cmls Uninsured Rates (Standard Guidelines apply)

3 Year	Up to 80% Owner Occupied	4.59%	-
* 5 Year	Up to 80% Owner Occupied	4.59%	P-0.30%*

*Please reference preferred guidelines for product restrictions

cmls Pre-Approval Rate

* 5 Year	High Ratio Insured Only	4.09%	-
-----------------	-------------------------	--------------	---

cmls Smart Cash – Available in AB, BC, ON, SK and MB Only (Standard Guidelines apply)

Term	LTV	1%	2%	3%	5%
* 5 Year Smart Cash	High Ratio Up to 95% Insured	4.24%	4.49%	4.69%	n/a
	Up to 65%	4.24%	4.49%	4.69%	5.24%
	65.01 - 70%	4.29%	4.54%	4.74%	5.29%
	70.01 - 80%	4.49%	4.74%	4.94%	5.49%

* Denotes rate change

Disclaimers: Information & rates above are subject to change at any time without prior notice
 V 03-05-2025 FSCO License #11749

Additional Tools



[Compensation](#)



[Renewal Compensation](#)



[Broker Resource Centre](#)



[Rate Guidelines](#)



[Partnership Program](#)



[Approved Appraisers List](#)



[Ask AMI](#)



[Underwriter Contact List](#)



[Regional Manager Contact List](#)



[Customer Service Contact Information](#)