

Term & LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
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## Financiere CMLS Home Line (Home Line Guidelines. See details on page 2\*)

Home Line (stand-alone) or Combination Mortgage and HELOC						
HELOC	-	P+0.50%	50 bps*	-	120 Day	Financiere CMLS Home Line - Secured LOC
<b>5 Year</b>						
High Ratio or Up to 65% Insurable	4.79%	P-0.90%	105 bps	100 bps / 50 bps	120 Day	Financiere CMLS Home Line - Secured LOC
65.01 - 70% Insurable	4.99%	P-0.75%	105 bps	100 bps / 50 bps	120 Day	Financiere CMLS Home Line - Secured LOC
70.01 - 80% Insurable	4.99%	P-0.60%	105 bps	100 bps / 50 bps	120 Day	Financiere CMLS Home Line - Secured LOC
<b>3 Year Uninsured</b>						
Up to 80%	6.34%	-	100 bps	57 bps / 30 bps	120 Day	Financiere CMLS Home Line - Uninsured
<b>5 Year Uninsured</b>						
Up to 80%	5.59%	-	65 bps	90 bps / 50 bps	120 Day	Financiere CMLS Home Line - Uninsured

\*Finder's fee paid on average balance for first 60-days

## Financiere CMLS Insured and Insurable (See details on page 2\*)

### **5 Yr & 3yr Promo - New Business Only.**

<b>3 Year Promo - New Business Only</b>						
High Ratio or Up to 65% Insurable	*4.99%	-	75 bps	67 bps / 45 bps	120 Day	3-Yr Standard Insured and Insurable
65.01 - 80% Insurable	*5.29%	-	75 bps	67 bps / 45 bps	120 Day	3-Yr Standard Insured and Insurable
<b>4 Year</b>						
High Ratio or Up to 65% Insurable	5.24%	-	75 bps	67 bps / 45 bps	120 Day	4-Yr Standard Insured and Insurable
65.01 - 80% Insurable	5.49%	-	75 bps	67 bps / 45 bps	120 Day	4-Yr Standard Insured and Insurable
<b>5 Year Rate Advantage</b>						
High Ratio or Up to 65% Insurable	4.74%	-	105 bps	100 bps / 50 bps	120 Day	5-Yr Rate Advantage
65.01 - 80% Insurable	4.94%	-	105 bps	100 bps / 50 bps	120 Day	5-Yr Rate Advantage
<b>5 Year Promo - New Business Only</b>						
High Ratio or Up to 65% Insurable	*4.79%	P-1.05%	105 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
65.01 - 70% Insurable	*4.99%	P-0.85%	105 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
70.01 - 80% Insurable	*4.99%	P-0.70%	105 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable

## Financiere CMLS Uninsured Rates (program details on page 2)

<b>3 Year - Uninsured</b>						
Up to 80% Owner Occupied	5.19%	-	65 bps	57 bps	120 Day	3-Yr Uninsured Standard Program
<b>5 Year - Uninsured - Up to 30yr AM</b>						
Up to 80% Owner Occupied	5.59%	P-0.35%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Preferred Program
Up to 80% Owner Occupied	5.04%	P+0.20%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Standard Program
Up to 70% Rentals	6.59%	P+0.45%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Standard - Rental

## Financiere CMLS Pre-Approval Rate (program details on page 2)

<b>5 Year</b>						
High Ratio Insured Only	4.89%	-	105 bps	100 / 50 bps	120 Day	5-Yr Pre-Approval

## Financiere CMLS Smart Cash – Cash Back is available in AB, BC, ON, SK, MB and QC (Standard Guidelines apply)

5 Year Smart Cash	1%	2%	3%	5%
High Ratio Up to 95% Insured	5.04%	5.29%	5.49%	n/a
Up to 65%	5.04%	5.32%	5.49%	6.04%
65.01 - 80%	5.29%	5.54%	5.74%	6.29%

**Note 1 : Financiere CMLS Preferred Customer Program Requirements and Important Notes\*\* are in addition to our Standard Requirement**

- **New Business Only**
- **Preferred Customer Program must be requested in notes, along with the term, rate and any buydown you want to apply.**
- **Min Beacon: HR Insured:** 660 all applicants  
**Low Ratio Insurable:** 720 for one applicant & min 660 any other applicant
- **Un-Insurable** 680 all applicants
- **Max GDS/TDS 39%/42%,**
- **Min 12-year amortization. // Min SFD square footage > 850**  
**LOC Payments** for qualifying based on: HELOC payment calculated at approved limit and BOC rate amortized over 25y  
Unsecured LOC payment calculated at 3% of outstanding balance
- **Occupancy:** Owner Occupied, Second Home, and Vacation Property (Type A four season with all year access)
- **Verified Income Only:** Income Documents must be dated within 30 days of submission. No Stated Income, min 3 years in business if BFS, No Gross up of BFS income.
- **No use of rental addbacks or spreadsheet,**
- **No Specialty Programs:** No New to Canada, or Flex Down
- **Maximum rate buydown: is 20bps**
- **No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 loan  
No Fee Collateral Transfer subject to 10bp reduced compensation
- **Rate Advantage:** Pay-out of entire outstanding balance of the Mortgage prior to the Maturity Date is only permitted on the closing of a bona fide arm's length sale
- **Rate Buydown & Compensation Model:** The maximum rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it
- **Rate Advantage Fixed Buydown – 2 for 1** Buydown is currently available for 1<sup>st</sup> 10bps rate reduction.
- **Alberta / Saskatchewan Restrictions –** Refinance maximum LTV 75%, Locations limited to Calgary, Edmonton, and Lethbridge, Saskatoon, and Regina and surrounding area.
- **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

**Note 2 : Financiere CMLS Standard Rate Requirements, Rate Adjustments, and Important Notes**

- **Min Beacon: HR Insured:** 640 all applicants
- **Min Beacon Low Ratio Insurable:**  
Up to 65% LTV: min 680 Beacon for all applicants  
65.01 to 80% LTV: min 720 for one applicant for best rate, or (680 to 719 add 10bps to rate). All other applicants 640.
- **Min Beacon Uninsured:** 680 all applicants
- **GDS/TDS:** Owner Occupied Max 39/44
- **LOC payments for qualifying** based on "LOC Balance", HELOC payment calculated at 0.65% of balance, Unsecured LOC payment calculated at 3% of balance
- **BFS Alt A or 2 to 4-unit Rentals** allowed via Insured/Insurable Financiere CMLS Standard Rates. LTV over 65% requires client paid insurance. BFS Alt A add 5bps to rate.
- **3y, 4y & 5y No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 Loan (No Fee Collateral Transfer subject to a 10 bp reduction in compensation)
- **Financiere CMLS Special Offer:** New Business Only, CCB income is not allowed
- Available in all Financiere CMLS Lending Areas. (Alberta Locations Restricted to City Limits of Calgary & Edmonton)
- **Rate Advantage:** Pay-out of entire outstanding balance of the Mortgage prior to the Maturity Date is only permitted on the closing of a bona fide arm's length sale
- **Rate Buydown & Compensation Model:** The max rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **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
- **Uninsured Rental Properties –** Max 70% LTV, full rental guidelines  
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**\*Home Line\* requirements are in addition to our Standard Requirements**

- **Combination Mortgage Home Line:** Purchase, Transfer, Collateral Transfer, 1<sup>st</sup> mortgage must be Financiere CMLS Insured/ Insurable Home Line Term
- **First Position Home Line –** Uninsured Purchase and Refinance
- **Min Beacon High Ratio Insured:** 680 for all applicants
- **Min Beacon Low Ratio Insurable:**  
Up to 65% LTV: min 680 Beacon for all applicants  
65.01 to 80% LTV: min 720 for one applicant for best rate, or (680 to 719 add 10bps to rate). All other applicants, min 680.
- **Max GDS/TDS:** Insured/Insurable MTG only:  
Beacon 680: 32/40 | Beacon 700: 34/42 | Beacon 750: 39/44
- **Max GDS/TDS:** Combo Mtg/Heloc, Heloc, Un-Insured MTG only  
Beacon 680: 32/40/ Beacon 700: 34/42
- **Min 20%** down payment 5% must be from own resources
- **LOC payments for qualifying** based on "LOC Balance", HELOC payment calculated at BOC rate and 25-year am, Unsecured LOC payment calculated at 3% of balance
- **Occupancy:** Owner Occupied, Owner Occupied with Rental Suite, Second Home
- **Sliding Scale –** GVA / GTA – 80% of first 1.5M, 50% of remainder, CMA 80% of the first 1.2M, 50% of remainder, non-CMA 80% of the first 800k, 50% of the remainder
- **Verified Income Only,** No Stated Income
- **No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 loan
- (No fee collateral transfer subject to a 10-bps reduction in compensation).
- Additional registration cost for HELOC portion of the Financiere CMLS Home Line product is the client's responsibility.
- **Rental Income –** Basement Suite Income 50% added to gross, Rental Spreadsheet for non-subject rental properties, rental income confirmed with T1 General (including statement of rental activities and NOAs), rentals must be owned for min of 1 year
- **Rate Buydown & Compensation Model:** Max rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Home Line LOC –** Qualified on combined limit of mortgage & HELOC at the greater of contract rate + 2% or benchmark amortized over 25 years
- **Maximum Home Line Limit –** Maximum of 50% LTV
- **Minimum Home Line Limit –** \$10,000
- **Financiere CMLS Combination Home Line –** Available in ON, QC, BC, SK, AB and NB
- **Financiere CMLS Home Line 1<sup>st</sup> Position HELOC –** is currently unavailable.
- **Alberta Restrictions: 2<sup>nd</sup> Position HELOC** available in City Limits or within 50km of Calgary, Edmonton, Lethbridge, and Red Deer.

## Additional Tools

Broker Resource Centre

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