



RATE GUIDELINES

1, 2, 3, 4 Year Fixed

- Pre-approvals¹ available
- Commitment Period: 120 days
- Amortization: 16-35 years available
- Loan to Value (LTV): 95% Maximum³
- Prepayment Privilege: 20% / 20%
- Minimum Beacon Score: 600
- Minimum \$50,000 mortgage amount
- Default Insurance Providers: CMHC, Genworth & Canada Guarantee
- Refinancing available
- Owner Occupied & Rental²
- Payment frequency: weekly, bi-weekly, monthly
- Portable & assumable upon qualification

3 & 5 Year Adjustable

- Pre-approvals¹ available
- Commitment Period: 60 days
- Amortization: 16-35 years available
- Loan to Value (LTV): 95% Maximum³
- Prepayment Privilege: 20% / 20%
- Minimum Beacon Score: 600
- Minimum \$50,000 mortgage amount
- Default Insurance Providers: CMHC, Genworth & Canada Guarantee
- Refinancing available
- Owner Occupied & Rental²
- Payment frequency: weekly, bi-weekly, monthly
- Portable & assumable upon qualification

5 Year Fixed

- Pre-approvals¹ available
- Commitment Period: 120 days
- Amortization: 16-35 years available
- Loan to Value (LTV): 95% Maximum³
- Prepayment Privilege: 20% / 20%
- Minimum Beacon Score: 600
- Minimum \$50,000 mortgage amount
- Default Insurance Providers: CMHC, Genworth & Canada Guarantee
- Refinancing available
- Owner Occupied & Rental²
- Payment frequency: weekly, bi-weekly, monthly
- Portable & assumable upon qualification

These are general guidelines only. Each mortgage is unique and must be reviewed by a mortgage coordinator to determine eligibility. Our mortgage coordinators will work with clients to find them the best rate available for their specific situation.

¹ Full mortgage commitment upon approval of the client and the property by the lender.

² Rental properties will be subject to 25bps rate surcharge and CMHC premiums for mortgages greater than 65% LTV.

³ Owner occupied purchases only. 85% on refinance and 80% on rental properties.

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