

**Rates Effective: November 25, 2021**

**Promotional – Insured/Insurable Purchase and Transfer/Switch**

5 Year Fixed Rate								
45 Day Rates			90 Day Rates			Commission (BPS) Purchase	Commission (BPS) Switch	
Loan to Value (LTV)	> 80% Or 65% or Less	70.01% - 80%	65.01% - 70%	> 80% Or 65% or Less	70.01% - 80%			65.01% - 70%
Standard Rates	2.44%	2.59%	2.49%	2.49%	2.64%	2.54%	100	90
Rate buydown 5 BPS	2.39%	2.54%	2.44%	2.44%	2.59%	2.49%	80	70
Rate buydown 10 BPS	2.34%	2.49%	2.39%	2.39%	2.54%	2.44%	60	50
Rate buydown 15 BPS	2.29%	2.44%	2.34%	2.34%	2.49%	2.39%	40	30
Rate buydown 20 BPS	2.24%	2.39%	2.29%	2.29%	2.44%	2.34%	20	10
3 Year Fixed Rate								
45 Day Rates			90 Day Rates			Commission (BPS) Purchase	Commission (BPS) Switch	
Loan to Value (LTV)	> 80% Or 65% or Less	70.01% - 80%	65.01% - 70%	> 80% Or 65% or Less	70.01% - 80%			65.01% - 70%
Standard Rates	2.49%	2.64%	2.54%	2.59%	2.74%	2.64%	80	70
Rate buydown 5 BPS	2.44%	2.54%	2.49%	2.54%	2.69%	2.59%	65	55
Rate buydown 10 BPS	2.39%	2.49%	2.44%	2.49%	2.64%	2.54%	50	40
Rate buydown 15 BPS	2.34%	2.44%	2.39%	2.44%	2.59%	2.49%	35	25
Rate buydown 20 BPS	2.29%	2.59%	2.34%	2.39%	2.54%	2.44%	20	10
Non-Promo Insurable 90 Day Hold								
LTV	3 YR FIXED		5 YR FIXED		5 YR ARM		10 YR FIXED	
	Purchases	Switch	Purchases	Switch	Purchases	Switch	Purchases	Switch
> 80% Or 65% or Less	2.59%	2.59%	2.49%	2.49%	P-1.25	P-1.25	3.09%	3.09%
70.01% - 80%	2.74%	2.74%	2.74%	2.74%	P- 1.00	P- 1.00	3.19%	3.19%
65.01% - 70%	2.64%	2.64%	2.64%	2.64%	P-1.15	P-1.15	3.09%	3.09%
Commission	80 BPS	70 BPS	110 BPS	100 BPS	110 BPS	100 BPS	130 BPS	120 BPS

Prime Rate (P)	BOC Benchmark Rate	UNINSURABLE		
		Purchase and Refinance		
		5 YEAR TERM (80% MAX LTV)		
2.45%	5.25%	Fixed	2.69%	Pays 105 BPS
All Mortgages are Qualified at the greater of: i) Benchmark Rate OR ii) The Contract Rate + 2%		ARM	P -0.40	Pays 90 BPS



## Key Notes

*Lending Areas: Nation Wide Excluding Quebec & Territories. Ask your RVP for more info*

*Switch/Transfer Notes: 1) Mortgages submitted as a Transfer/Switch, originally Insured by either CMHC, Sagen or Canada Guaranty 2) BEST SWITCH RATES apply regardless of LTV!*

*Commissions paid out will be commensurate with rate sheets and rates issued on commitments. No exceptions.*

*Rate Holds - For 45 Day Rate Hold, less 0.05% from displayed Non-Promo rates (3 year & 10 years). For 120 Day Rate Hold, add 0.05% to all displayed 90-day rate*

*Rates are subject change without notice*

*Promotional rates cannot be combined with any other programs, specials, or promotions*

