

Attain Near Prime – Available in ON, BC, AB, SK, MB. For Guidelines & more info [CLICK HERE](#)

Fixed Rates starting at:	Beacon 680+	Beacon 640 - 679	Beacon 600 - 639	Beacon 550 - 599	Beacon 500 - 549	Application Fee	Finder Fees	Rate Hold
1 year	6.29%	6.44%	6.84%	7.54%	7.84%	1%	50 bps	90 Days
2 year	6.54%	6.69%	7.09%	7.84%	8.14%	1%	60 bps	90 days
3 year	6.64%	6.79%	7.19%	8.14%	8.34%	1%	60 bps	90 days

Rate Premiums:

- BFS Bank Statement Qualification, Subject Rental
- Non-Urban Locations, Well & Septic
- Consumer Proposals & Bankruptcy
- GDS / TDS > 45 / 50%
- Amortization 30 years to 35 years

Qualification & Max GDS / TDS:

- Greater of 5.25% or Contract Rate + 2%
- 45 / 50%

Extended Ratios > 45 / 50%:

- Beacons 600+, Owner Occupied, Fully Income Qualified
- Max 55 / 55%
 - Purchase 80% LTV
 - Refinance 75% LTV
- Max 60 / 60%
 - 65% LTV

Amortization:

- Max 30 years - BFS Bank Statement & Subject Rental
- Max 35 years - Owner Occupied & Fully Income Qualified

Max LTV:

- Beacons 550+ Up to 80% LTV
- Beacons 500 – 549 Up to 65% LTV, Owner Occupied Only

Loan Amount:

- Min \$100K / Max \$1.5 Million

Attain Near Prime No Stress / 1% Stress - (ONTARIO Only) – 1y, 2y, & 3y Qualify at Contract Rate, 5y Qualify at Contract Rate + 1%. For Guidelines & more info [CLICK HERE](#)

Fixed Rates starting at:	Beacon 680+	Beacon 640 - 679	Beacon 600 - 639	Beacon 550 - 599	Beacon 500 - 549	Application Fee	Finder Fees	Rate Hold
1 year	6.39%	6.59%	6.79%	7.09%	7.39%	1%	50 bps	90 days
2 year	6.59%	6.79%	6.99%	7.29%	7.59%	1%	50 bps	90 days
3 year	6.99%	7.29%	7.49%	8.24%	8.49%	1%	50 bps	90 days
5 year	6.99%	7.19%	7.24%	-	-	No Fee	90 bps	90 days

Rate Premiums:

- Well & Septic

Qualification & Max GDS / TDS:

- 1, 2 & 3 Year: Contract Rate Qualifying, Max GDS / TDS of 45% / 50%
- 5 Year: Contract + 1%, Max GDS / TDS of 39% / 44%

Amortization:

- Max 30 years

Max LTV:

- Min 600: Beacon Up to 80% LTV
- Min 500 to 599: Beacon Up to 65% LTV

Please visit our Attain Broker Resource Centre or call Attain Mortgage Support. For more details & information [CLICK HERE](#)