

**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	Application Fee	Finder Fees	Rate Hold Purchase	Rate Hold Refinance
1 year	2.59%	2.89%	3.19%	1%	50 bps	120 days	90 days
2 year	2.64%	2.94%	3.39%	1%	60 bps	120 days	90 days
3 year	3.04%	3.29%	3.49%	1%	60 bps	120 days	90 days

**Income Types:** Provable Income | Commissioned Sales | (BFS supported by Bank Statements subject to rate premium)  
**80% LTV Allowed:** Owner Occupied | Second Home | Condos | (Rentals subject to rate premium)  
**Loan Amount:** \$100K to \$1.5 Million (\$2 million in GTA, GVA & Victoria).  
**GDS/TDS:** up to 55/55 | **Qualify at:** Greater of 5.25% or Contract Rate + 2% | **Beacon:** from 550-599 may be considered

**Attain Near Prime Ontario Only Special** – Property must be located in Ontario

Fixed Rates starting at:	Beacon 680+	Application Fee	Finder Fees	Rate Hold
1 year & 2 year	2.59%	1%	50 bps	90 days

**Loan to Value:** Purchase to 80%, Refinance to 75%. | **Occupancy:** Owner Occupied, Property must be located in Ontario  
**Income:** Provable Income. BFS subject to rate premium | **Beacon:** Min 680 All borrowers  
**GDS/TDS:** 50/50 (potential exceptions Call Regional Manager) | **Qualify at:** Greater of 5.25% or Contract Rate + 2%

**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	2.59%	2.89%	3.04%	3.99%	4.19%	1%	50 bps	120 days
2 year	2.79%	2.94%	3.14%	4.29%	4.59%	1%	50 bps	120 days
3 year	2.94%	3.09%	3.19%	4.59%	4.89%	1%	50 bps	120 days
5 year <small>5y Qualifies at Contract+1%</small>	2.99%	3.14%	3.24%	-	-	No Fee	90 bps	120 days

**Loan to Value:** Max 80% with min 600 beacon | Max 65% with min 500 Beacon. | **Income & Occupancy:** Provable Income & Owner Occupied only  
**GDS/TDS:** 1,2, & 3 year: max 45/50 **Qualify at Contract Rate** | 5 year max 39/44 **Qualify at Contract Rate + 1%**  
**Beacon:** Min 500 for 1, 2, & 3 year | Min 600 for 5 year

**Attain Near Prime Flex 65** – Flexible Income, Available in ONTARIO & BC Only. For Guidelines & more info [CLICK HERE](#)

Fixed Rates starting at:	Rate (%)	Application Fee	Finder Fees	Rate Hold
1 year	3.99%	1.5%	75 bps	60 days
2 year	4.79%	1.5%	75 bps	60 days
3 year	4.99%	1.5%	75 bps	60 days
1 year Fully Open	4.99%	1.5%	75 bps	60 days

**Loan Amount:** \$250K - \$1.5 Million to 65% LTV, \$2 Million to 50% LTV on exception  
**GDS/TDS:** 42/50 (Exceptions on strong Liquid Assets, call Regional Manager) | **Qualify at:** Greater of 5.25% or Contract Rate + 2% **GDS/TDS,**  
**Beacon:** No Min Beacon | **Subject Rentals:** 95% offset allowed | **Closed Terms may be broken subject to a 3 month interest penalty**

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

Additional Rate Premiums may apply based on Credit, Income, Occupancy, Property and other factors. Rates and offers start as noted above and may change based on the merit of the overall application. Some products may be membership mortgages and require the Consent to Disclosure and Use of Information Form, which forms part of the mortgage documentation, to be signed prior to funding. CMLS Financial will then complete the membership with the partner. There is no fee or financial obligation towards any other products with the partner