

Attain Unpublished Special – Uninsured - See Terms and Conditions on Page 2

Term and LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
5 Year ARM – Uninsured - Terms and Conditions on Page 2						
Up to 80% Owner Occupied	-	P-0.90%	100 bps	90 bps / 50 bps	120 Day	5 Year Unpublished Special
3 Year Fixed – Uninsured - Terms and Conditions on Page 2						
Up to 80% Owner Occupied	2.04%	-	80 bps	70 bps / 30 bps	45 Day	3 Year Unpublished Special
Up to 80% Owner Occupied	2.09%	-	80 bps	70 bps / 30 bps	120 Day	3 Year Unpublished Special
5 Year Fixed – Uninsured - Terms and Conditions on Page 2						
Up to 80% Owner Occupied	2.29%	-	100 bps	90 bps / 50 bps	45 Day	5 Year Unpublished Special
Up to 80% Owner Occupied	2.34%	-	100 bps	90 bps / 50 bps	120 Day	5 Year Unpublished Special

Attain Promo Rates- Insured, Insurable, Uninsured - See Terms and Conditions on Page 2

Term and LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
5 Year ARM Uninsured Promo - Terms and Conditions on Page 2						
Up to 80% Owner Occupied	-	P-0.65%	100 bps	90 bps / 50 bps	120 Day	5 Year Uninsured Promo
5 Year Fixed Quick Close Promo - Terms and Conditions on Page 2						
HR and Up to 65% Insurable	1.99%	-	110 bps	100 bps / 50 bps	60 Day	60 Day QC Promo
65.01 – 70% Insurable	2.04%	-	110 bps	100 bps / 50 bps	60 Day	60 Day QC Promo
70.01 – 80% Insurable	2.24%	-	110 bps	100 bps / 50 bps	60 Day	60 Day QC Promo
7 Year Fixed Promo - Terms and Conditions on Page 2						
HR and Up to 65% Insurable	2.44%	-	130 bps	120 bps / 50 bps	120 Day	7 Year Promo
65.01 – 80% Insurable	2.69%	-	130 bps	120 bps / 50 bps	120 Day	7 Year Promo
10 Year Fixed Promo - Terms and Conditions on Page 2						
HR and Up to 65% Insurable	2.89%	-	140 bps	130 bps / 50 bps	120 Day	10 Year Promo
65.01 – 80% Insurable	3.14%	-	140 bps	130 bps / 50 bps	120 Day	10 Year Promo

Attain Standard Rates - Insured, Insurable, Uninsured - See Terms and Conditions on Page 2

Term and LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
3 Year Fixed – Terms and Conditions on Page 2						
HR and Up to 65% Insurable	1.64%	-	83 bps	75 bps / 30 bps	120 Day	3 Year Fixed Standard
65.01 -80% Insurable	1.94%	-	83 bps	75 bps / 30 bps	120 Day	3 Year Fixed Standard
4 Year Fixed - Terms and Conditions on Page 2						
HR and Up to 65% Insurable	1.79%	-	100 bps	90 bps / 45 bps	120 Day	4 Year Fixed Standard
65.01 – 80% Insurable	2.04%	-	100 bps	90 bps / 45 bps	120 Day	4 Year Fixed Standard
5 Year Rate Advantage - Terms and Conditions on Page 2						
HR and Up to 65% Insurable	2.04%	-	110 bps	100 bps / 50 bps	120 Day	5 Year Rate Advantage
65.01 – 80% Insurable	2.39%	-	110 bps	100 bps / 50 bps	120 Day	5 Year Rate Advantage
5 Year - Terms and Conditions on Page 2						
HR and Up to 65% Insurable	2.09%	P-1.0%	110 bps	100 bps / 50 bps	120 Day	5 Year Fixed Standard
65.01 – 70% Insurable	2.14%	P-.90%	110 bps	100 bps / 50 bps	120 Day	5 Year Fixed Standard
70.01 – 80% Insurable	2.44%	P-.90%	110 bps	100 bps / 50 bps	120 Day	5 Year Fixed Standard
5 Year Fixed - Uninsured - Terms and Conditions on Page 2						
Up to 80% Owner Occupied	2.34%	-	100 bps	90 bps / 50 bps	120 Day	5 Year Uninsured Standard
Up to 80% Rental	2.59%	-	100 bps	90 bps / 50 bps	120 Day	5 Year Uninsured Rental

Standard Rate Requirements, Rate Adjustments, and Important Notes:

Min Beacon: HR Insured: 640 for all Low Ratio Insurable: one applicant with 720 or (680 to 719 add 10bps to rate). All others applicants 640. Uninsured: 660 for all
GDS/TDS: Owner Occupied Max 39/44 Rental: Max 32/40 Un-Insured Rental: Use 80% of rental income on subject, and 50% of rental income on non-subject rental
LOC payments for qualifying based on "LOC Balance", HELOC payment calculated at 0.65%, Unsecured LOC payment calculated at 3%
 BFS Alt A or 2 to 4-unit Rentals: allowed only via Insured or Insurable 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 Important Notes:
Pre-approvals: available on Standard High Ratio 5yr fixed rate + 25 bps rate premium
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 ratedrop. 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

Unpublished Special requirements are in addition to our Standard Requirements:

Transaction Type: Purchase, Refinance, Transfer, Collateral Transfer

Min Beacon: 680 for all applicants

Max GDS/TDS Beacon Score 680: GDS 32 / TDS 40 | Beacon Score 700: GDS 34 / TDS 42 | Beacon Score 750: GDS 39 / TDS 44

Min 20% down payment 5% must be from own resources

Min 5-year amortization,

LOC payments for qualifying based on "LOC Balance", HELOC payment calculated at BOC rate and 25-year am, Unsecured LOC payment calculated at 3%

Occupancy: Owner Occupied, Owner Occupied with Rental Suite, Second Home

Sliding Scale – 80% of 1.2M, 60% of next 300k, 50% of next 500k, 40% of everything over 2M

Verified Income Only, No Stated Income

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 Notice of Assessment), rentals must be owned for minimum of 1 year

Maximum rate buydown: is 20bps

Alberta Restrictions City Limits and within 50km of Calgary, Edmonton, and Red Deer

Promo Requirements and Important Notes are in addition to our Standard Requirements

Min Beacon: HR Insured: 660 all applicants Low Ratio Insurable: 720 for one applicant & min 660 any other applicant Non-Insurable: 700 for all applicants

Max GDS/TDS 39%/42%, Min 12-year amortization,

LOC payments for qualifying based on "LOC Limits", HELOC payment calculated at BOC rate and 25-year am, Unsecured LOC payment calculated at 3%

Occupancy: Owner Occupied, Second Home, Vacation Property (Type A four season with all year access)

Verified Income Only, Income Documents must be dated within 14 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 New to Canada program

Maximum rate buydown: is 20bps

Helpful Links:

Attain Broker Resource Centre & Approved appraisers list [CLICK HERE](#) | Underwriter Contact List [CLICK HERE](#) | Customer Service Contact List [CLICK HERE](#)