

Term & LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
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Attain Standard Rates – Insured, Insurable (program details on page 2)

3 Year						
High Ratio or Up to 65% Insurable	4.99%	-	75 bps	67 bps / 30 bps	120 Day	3-Yr Standard Insured and Insurable
65.01 - 80% Insurable	5.19%	-	75 bps	67 bps / 30 bps	120 Day	3-Yr Standard Insured and Insurable
4 Year						
High Ratio or Up to 65% Insurable	4.89%	-	75 bps	67 bps / 45 bps	120 Day	4-Yr Standard Insured and Insurable
65.01 - 80% Insurable	5.09%	-	75 bps	67 bps / 45 bps	120 Day	4-Yr Standard Insured and Insurable
5 Year Rate Advantage – 2-1 Buydown on first 10 bps of rate discount (fixed rate only)						
High Ratio or Up to 65% Insurable	4.84%	-	110 bps	100 bps / 50 bps	60 Day	5-Yr Rate Advantage QC
65.01 - 80% Insurable	5.14%	-	110 bps	100 bps / 50 bps	60 Day	5-Yr Rate Advantage QC
5 Year						
High Ratio or Up to 65% Insurable	4.89%	P-0.90%	110 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
65.01 - 70% Insurable	5.19%	P-0.75%	110 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
70.01 - 80% Insurable	5.19%	P-0.60%	110 bps	100 bps / 50 bps	120 Day	5-Yr Standard Insured and Insurable
7 Year						
High Ratio or Up to 65% Insurable	5.54%	-	130 bps	120 bps / 50 bps	120 Day	7-Yr Standard Insured and Insurable
65.01 - 80% Insurable	5.74%	-	130 bps	120 bps / 50 bps	120 Day	7-Yr Standard Insured and Insurable
10 Year						
High Ratio or Up to 65% Insurable	5.64%	-	140 bps	130 bps / 50 bps	120 Day	10-Yr Standard Insured and Insurable
65.01 - 80% Insurable	5.84%	-	140 bps	130 bps / 50 bps	120 Day	10-Yr Standard Insured and Insurable

Attain Uninsured Rates (program details on page 2)

5 Year – Uninsured - Up to 30yr AM						
Up to 80% Owner Occupied	5.49%	P+0.10%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Standard
Up to 70% Rentals	5.74%	P+0.35%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Rental
5 Year Uninsured						
Up to 80% Owner Occupied	5.34%	P – 0.25%	100 bps	90 bps / 50 bps	120 Day	Preferred Customer Uninsured

Preferred Customer Program Requirements and Important Notes are in addition to our Standard Requirements

- **New Business Only**
- **Attain Preferred Customer Program must be requested in notes, along with the term, rate and any buydown you want to apply.**
- **Min Beacon:** HR Insured: 660 all applicants
Low Ratio/Insurable: 720 for one applicant & min 660 any other applicant
- **Un-Insurable** 680 all applicants
- **Max GDS/TDS:** Beacon Score 679 and lower 35/42%, 680 and greater 39%/44%,
- **Min 12-year amortization, Min SFD square footage ≥ 850**
- **LOC Payments** for qualifying based on:
HELOC limit calculated at BOC rate and 25-year am, Unsecured LOC payment calculated at 3% of balance
- **Occupancy:** Owner Occupied, Second Home, and Vacation Property (Type A to 65% LTV, must be four season with all year access)
- **Verified Income Only:** Income Documents must be dated within 30 days of submission. No Stated Income, min 3 years in business if BFS, **No Gross up of incorporated BFS income.**
- **No use of rental addbacks or spreadsheets,**
- **No Specialty Programs:** No New to Canada program, No Flex Down,
- **Maximum rate buydown: is 20bps**
- **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)
- **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 rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Rate Advantage Fixed Buydown – 2 for 1 Buydown** is currently available for 1st 10bps rate reduction.
- **Alberta / Saskatchewan Restrictions – Refinance maximum LTV 80%,** Locations limited to Calgary, Edmonton, and Lethbridge, Saskatoon, and Regina and surrounding areas
- **Rate Guarantee:** Borrowers are entitled to one (1) time ratedrop up to five (5) business days prior to funding date. Request must be in writing

Standard Rate Requirements, Special Offers, Rate Adjustments, and Important Notes:

- **Attain Standard Rate must be requested in notes,**
- **Min Beacon: HR Insured:** 640 all applicants
- **Min Beacon Low Ratio Insurable:**
Up to 65% LTV: min 680 Beacon for all applicants
65.01 to 80% LTV: min 720 for one applicant for best rate, or (680 to 719 add 10bps to rate). All other applicants 640.
- **Min Beacon Uninsured:** 680 all applicants
- **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% of balance, Unsecured LOC payment calculated at 3% of balance
- **BFS Alt A or 2 to 4-unit Rentals** allowed via Insured/Insurable Attain 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)
- **Pre-approvals:** available on Standard High Ratio 5yr fixed rate + 10 bps rate premium
- **Attain Special Offer:** CCB income is not allowed. Available in all Attain Lending Areas. (Alberta Locations Restricted to City Limits of Calgary & Edmonton)
- **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 rate drop. 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 ratedrop up to five (5) business days prior to funding date. Request must be in writing
Uninsured Rental Properties - Maximum 70% LTV, full rental guidelines [CLICK HERE](#)

Additional Tools

Broker Resource Centre

[CLICK HERE](#)



Approved Appraisers List

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Ask AMI

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Underwriter Contact List

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Regional Manager Contact Info

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Customer Service Contact Information

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