

Insured		Insurable	
1 Year Fixed	8.09%	5 Year Fixed LTV up to 65%	5.99%
2 Year Fixed	7.54%	5 Year Fixed LTV 65.01% - 70%	6.09%
3 Year Fixed	6.79%	5 Year Fixed LTV 70.01% - 75%	6.19%
4 Year Fixed	6.59%	5 Year Fixed LTV 75.01% - 80%	6.29%
<b>5 Year Fixed</b>	<b>5.99%</b>	Purchase only, Beacon 700+, Add 20bps for 680+, Amort Max 25 years All appraisals for Insurable shall come from NAS, Solidifi or FNF	
3 Year ARM	P + 0.05%		
<b>5 Year ARM</b>	<b>P + 0.00%</b>		

Conventional Owner Occupied	Beacon 700 +	Beacon 640+ 1% Fee	Beacon 600+ 1% Fee
1 Year Fixed	8.29%	8.49%	8.69%
2 Year Fixed	8.09%	8.29%	8.49%
<b>3 Year Fixed</b>	<b>7.79%</b>	<b>7.99%</b>	<b>8.19%</b>
4 Year Fixed	7.69%	7.89%	8.09%
<b>5 Year Fixed</b>	<b>7.49%</b>	<b>7.69%</b>	<b>7.89%</b>
3 Year ARM	P + 1.20%	P + 1.40%	P + 1.60%
<b>5 Year ARM</b>	<b>P + 1.15%</b>	<b>P + 1.35%</b>	<b>P + 1.55%</b>

Conventional Rental	Beacon 700 + 1% Fee	Beacon 640+ 1% Fee	Beacon 600+ 1% Fee
1 Year Fixed	8.49%	8.69%	8.89%
2 Year Fixed	8.29%	8.49%	8.69%
<b>3 Year Fixed</b>	<b>7.99%</b>	<b>8.19%</b>	<b>8.39%</b>
4 Year Fixed	7.89%	8.09%	8.29%
<b>5 Year Fixed</b>	<b>7.69%</b>	<b>7.89%</b>	<b>8.09%</b>
3 Year ARM	P + 1.40%	P + 1.60%	P + 1.80%
<b>5 Year ARM</b>	<b>P + 1.35%</b>	<b>P + 1.55%</b>	<b>P + 1.75%</b>

Prime Conventional Program Features ( 700+ )	Pinnacle Conventional Program Features ( 640+ & 600+ )
Add 10bps premium - Undirected ETO on rental properties over \$100k	Add 1% fee and 10bps premium - Undirected ETO on rental properties over \$100k
Add 1% fee - GDS/TDS greater than 42%/47% up to 50%/55% - All Purchase & Refinances on rental properties	Add 1% fee - GDS/TDS greater than 42%/47% up to 50%/55% - Beacon < 700
Add 1% fee and 20bps premium - Previous BKR and consumer proposals (min. 1 year discharged) - Isolated mortgage arrears up to M4 (min. 2 years ago) - Property-related issues	Add 1% fee and 20bps premium - Previous BKR and consumer proposals (min. 1 year discharged) - Isolated mortgage arrears up to M4 (min. 2 years ago) - Property-related issues

Notes:
- Max 120-day rate hold on Insured purchases
- Max 90-day rate hold on Insured transfers, Insurable purchases and Conventional purchase/refinances
- Specify "Insurable Mortgage" in the note section when submitting insurable deals
- Rates based on lowest beacon score on the application
- OO rates apply to New to Canada, Family Plan, and Secondary Homes
- Additional fees & premiums may apply as outlined in the program features
- Pre-Approvals for Insured 5-year Fixed only, add 25 bps rate premium
- U-Curve guarantees best rate throughout the commitment period once the offer is accepted
- Rate Buydown, 5bps mortgage rate buy down for 20bps commission
- FCT Fee includes Lender Title Insurance Premium and Admin fee to be charged by First Canadian Title Company Limited
- ICICI covers the FCT fee for Insured Transfer. \$500 Setup fee for Insured Collateral Transfer.
- LTV up to 75% may apply on certain properties in GTA, GVA, Victoria (BC), Hamilton (ON) & Burlington (ON).

**Prime Mortgage caters to AAA clients with excellent established employment and clean credit history.  
Pinnacle Mortgage caters to clients who have run into income or credit issues in the past, and are now well on their way to financial stability.**

Broker Compensation				
Loan Term	Gold		Platinum	
	Insured & Insurable	Conventional	Insured & Insurable	Conventional
1 Year	15 bps	50 bps	25 bps	50 bps
2 Year	35 bps	50 bps	45 bps	60 bps
3 Year	50 bps	65 bps	65 bps	75 bps
4 Year	70 bps	80 bps	85 bps	90 bps
5 Year	115 bps	100 bps	120 bps	110 bps

**Contact Your BDM today!**

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