



# Our rates and compensation

We offer you and your clients a wide range of market leading rates based on simple and flexible pricing models, which take into account Loan To Value (LTV) ratio and credit score, as well as the location and usage of the property.

The rates shown below are effective for new applications submitted on or after **May 1, 2024** only.

FICO score	680+	640+	600+	580+	550+	500+
Rates for 1 Year term start at	6.84%	6.99%	7.24%	7.44%	7.59%	7.94%

Other terms	2 Year term	3 Year term	5 Year term
Rates for 680+ FICO scores start at	6.64%	6.49%	6.34%

No lender fee option	2 Year term	3 Year term	5 Year term
Rates for 680+ FICO scores start at	7.14%	6.84%	6.54%
Finder fee	60 BPS	90 BPS	100 BPS

Other lending types	Investment property	Second mortgage	HELOC (1st)	HELOC (2nd)
Rates for 680+ FICO scores start at	0.50% premium	9.99% (1 Year)	10.20% (Prime+3%)	11.20% (Prime+4%)

Standard fees	1 Year term	2 Year term	3 Year term	5 Year term	Second mortgage	HELOC (1st)	HELOC (2nd)
Finder fee	50 BPS	60 BPS	90 BPS	100 BPS	100 BPS	50 BPS	100 BPS
Lender fee	1%	1%	1%	1%	2%	1%	2%

All rates and promotions are subject to change or cancellation without notice at our sole discretion. Standard Rate Hold Policy applies. All rates are subject to borrowers meeting Community Trust's lending criteria, including credit score, income and property location. Additional premiums, terms and conditions may apply. HELOC and Second Mortgages are currently available in Alberta, BC and Ontario only.