

Alternative Lending Mortgage Rates

	1-year rate	2-year rate	3-year rate	4-year rate	5-year rate	Lender Fee
Ruby 680+ FICO						
Fixed term	6.94%	6.64%	6.49%	-	6.19%	1%
ARM	-	-	P+0.50%	-	P+0.50%	1%
Diamond 640+ FICO						
Fixed term	7.09%	6.79%	6.64%	7.14%*	6.34%	1%
ARM	-	-	P+0.65%	-	P+0.65%	1%
Sapphire 600+ FICO						
Fixed term	7.34%	7.04%	6.89%	7.39%*	6.59%	1%
ARM	-	-	P+0.90%	-	P+0.90%	1%
Pearl 575+ FICO						
Fixed term	7.59%	7.29%	7.14%	7.64%*	6.84%	1%
ARM	-	-	P+1.15%	-	P+1.15%	1%
High Amber 550+ FICO						
Fixed term	7.84%	7.54%	7.39%	7.74%	7.09%	1%
Low Amber <550 FICO						
Fixed term	8.09%	7.79%	7.64%	7.99%	7.34%	1%

No fee rate options available – ask your Sales Rep / UW for details.

For product information visit:

equitablebank.ca

General sales inquiries:

sales@eqbank.ca

Broker compensation

	1-year	2-year	3-year	4-year	5-year
Fixed term	50bps	60bps	90bps	90bps	110bps
ARM	-	-	75bps	-	85bps

*Fee ranges from \$500 to \$1,000.

Fixed term is a conventional fixed close mortgage. ARM is our Adjustable rate closed mortgage.

The information contained here is for broker use only. Rates/Fees subject to change without notice and conditions may apply.