

5 Year Term	LTV	Fixed	ARM	Rate Hold	Compensation <sup>1</sup>
Insured <sup>2</sup> (Purchase/Switch)	Greater than 80%	5.19%	P-0.90%	120 days	115 bps + VB
Insurable (Purchase/Switch)	75.01% to 80%	5.44%	P-0.55%		
	70.01% to 75%	5.34%	P-0.55%		
	65.01% to 70%	5.29%	P-0.75%		
	Less than 65.01%	5.19%	P-0.90%		

<sup>1</sup> refer to EQB Evolution Partnership Program (EPP) for more info regarding finder's fees, volume bonus (VB), buy-down allotment

<sup>2</sup> rates apply to all transactions where the borrower pays mortgage insurance premium, or a borrower-initiated switch with active (transactional) insurance (irrespective of LTV)

Shorter Term Purchase (Insured and Insurable)	Fixed	Compensation	Rate Hold
1 Year	7.44%	73 bps	120 days
2 Year	6.44%	73 bps	
3 Year	5.84%	83 bps	
4 Year	5.69%	83 bps	

#### DISCLOSURE:

- Rates and/or discounts are subject to change without notice
- New transactions only. Rate float downs on existing applications are not available
- All deals will be underwritten using the Bank of Canada Qualifying Rate (some switches may still qualify under contract rate)
- Insured refers to borrower-paid insurance
- Insurable refers to lender-paid insurance
- EQB Prime is 7.20%