



The Mortgage Centre Est. 1989

# PRIME LENDER RATES


DATE:	21-Jul-20	<b>BANK OF CANADA OVERNIGHT RATE</b> 0.25%				<b>BANK OF CANADA QUALIFYING RATE</b> 4.94%				<b>PRIME LENDER RATE</b> 2.45%			
<b>Posted Rates</b>	<b>6 mo</b> 3.14	<b>1 YR</b> 3.24	<b>2 YR</b> 3.39	<b>3 YR</b> 3.79	<b>4 YR</b> 3.94	<b>5 YR</b> 4.84	<b>6 YR</b> 5.64	<b>7 YR</b> 5.80	<b>10 YR</b> 6.10				

Centric mortgage		High Ratio		Conventional: Insurable								Conventional: Non-Insurable							
		>80		Up to 65		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR		2.79																	
2 YR		2.49																	
3 YR		2.49																	
4 YR		2.49																	
5 YR		2.14	P-.46	2.14	P-.46	2.19	P-.35	2.39	P-.25	2.39	P-.25	2.49	P-.25	2.49	P-.25	2.49	P-.25	2.49	P-.25
<b>Specials</b>																			
Low Rate Advantage																			
5 YR		2.09	P-.51	2.09	P-.51	2.14	P-.40	2.34	P-.30	2.34	P-.30								




Availability: Canada Wide (exc. QC)  
Verified: 16-Jul-20


B2B BANK		High Ratio		Conventional: Insurable								Conventional: Non-Insurable							
		>80		Up to 65		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
6 Mo	25 bps	4.40																	
1 YR	30 bps	2.79																	
2 YR	45 bps	2.59																	
3 YR	60 bps	2.64	P+.20																
4 YR	70 bps	2.64																	
5 YR	80 bps	2.29	P-.40	2.49	P-.20	2.49	P-.20	2.49	P-.20	2.49	P-.20								
7 YR	80 bps	3.14																	
10 YR	125 bps	3.54																	
HELOC	50 bps		P+.50																
<b>Specials</b>																			
5 YR	80 bps	2.24																	

Availability: Canada Wide  
Verified: 22-Jun-20




		High Ratio		Conventional: Insurable								Conventional: Non-Insurable							
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	73 bps	2.79																	
2 YR	73 bps	2.24																	
3 YR	83 bps	2.19	P+.00	2.19	P+.00	2.24	P+.25	2.24	P+.25	2.24	P+.25								
4 YR	83 bps	2.24																	
5 YR	110 bps	2.14	P-.46	2.14	P-.46	2.19	P-.30	2.39	P-.25	2.39	P-.25	2.49		2.49		2.49		2.49	
<b>Specials</b>																			
3, 5, 7 & 10 YR Promo																			
3 YR	83 bps	1.99		1.99															
5 YR	110 bps	2.34	P-.35	2.34	P-.35		P-.25		P-.15		P-.10	2.49	P+.10	2.49	P+.10				
7 YR	130 bps	2.34		2.34		2.59		2.59		2.59									
10 YR	140 bps	2.99		2.99		3.24		3.24		3.24									
<b>Rate Advantage</b>																			
5 YR	110 bps	2.09	P-.55	2.34	P-.55	2.34	P-.40	2.34	P-.35	2.34	P-.35								


Availability: Canada Wide (exc. QC)  
Verified: 16-Jul-20




		High Ratio		Conventional: Insurable								Conventional: Non-Insurable							
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	20 bps	3.34		3.34		3.39		3.44		3.54		3.79		4.04		4.09		4.24	
2 YR	20 bps	3.44		3.44		3.49		3.54		3.64		3.79		4.04		4.09		4.24	
3 YR	60 bps	3.49		3.49		3.54		3.59		3.69		3.84		4.09		4.14		4.29	
4 YR	80 bps	3.59		3.59		3.64		3.69		3.79		3.94		4.19		4.24		4.39	
5 YR	110 bps	2.54	P+0.00	2.59	P+.05	2.64	P+.10	2.69	P+.20	2.79	P+.20	2.99		3.24		3.29		3.44	

Availability: ON  
Verified: 21-Jul-20




		High Ratio		Conventional: Insurable								Conventional: Non-Insurable							
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	73 bps	4.69																	
2 YR	73 bps	3.94																	
3 YR	83 bps	3.79																	
4 YR	83 bps	3.64																	
5 YR	115 bps	2.09	P-.60	2.09	P-.60	2.14	P-.40	2.29	P-.30	2.34	P-.25								

Availability: Canada Wide (exc. QC)  
Verified: 20-Jul-20




FIRST NATIONAL FINANCIAL LP		High Ratio		Conventional: Insurable								Conventional: Non-Insurable							
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	75 bps	2.04		2.04		2.09		2.34		2.34		2.79		2.79		2.79		2.79	
2 YR	75 bps	2.04		2.04		2.09		2.34		2.34		2.49		2.49		2.49		2.49	
3 YR	85 bps	2.04		2.04		2.09		2.34		2.34		2.49		2.49		2.49		2.49	
4 YR	85 bps	2.04		2.04		2.09		2.34		2.34		2.49		2.49		2.49		2.49	
5 YR	105 bps	2.14	P-.46	2.14	P-.46	2.19	P-.35	2.39	P-.25	2.39	P-.25	2.39	P-.25	2.39	P-.25	2.39	P-.25	2.39	P-.25
7 YR	105 bps	3.39										3.09		3.09		3.09		3.09	
10 YR	150 bps	3.64										3.14		3.14		3.14		3.14	
<b>Specials</b>																			
5 YR		2.09																	

Availability: Canada Wide  
Verified: 21-Jul-20

  RATE SHEET 


HOME TRUST		High Ratio		Conventional: Insurable								Conventional: Non-Insurable							
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	50 bps	3.99																	
2 YR	50 bps	3.54																	
3 YR	90 bps	3.79																	
4 YR	60 bps	3.85																	
5 YR	110 bps	2.14	P-.45	2.24		2.29		2.54		2.54									
<b>Quick Close</b>																			
5 YR	110 bps	2.09																	

Availability: Canada Wide  
Verified: 14-Jul-20

  RATE SHEET 

HomeEquity Bank		High Ratio		Conventional: Insurable								Conventional: Non-Insurable							
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
<b>CHIP Reverse</b>																			
VAR		5.20																	
6 mo		5.59																	
1 YR		4.99																	
3 YR		5.19																	
5 YR		5.29	P+1.75																
<b>Income Advantage</b>																			
VAR		5.20																	
1 YR		4.99																	
3 YR		5.19																	
5 YR		5.29	P+1.75																
<b>CHIP MAX Reverse</b>																			
VAR		6.20																	
6 mo		6.59																	
1 YR		6.29																	
3 YR		6.49																	
5 YR		6.59	P+2.75																

Availability: Canada Wide  
Verified: 6-Mar-19



		High Ratio		Conventional: Insurable						Conventional: Non-Insurable									
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Beacon >= 700		Beacon 640 - 699		Beacon 600 - 639			
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR		3.19											3.29						
2 YR		3.19											3.59						
3 YR		2.99	P+.55										3.69						
4 YR		2.99											3.89						
5 YR		2.09	P+.30										3.99						


Availability: AB, BC, MB, ON  
Verified: 16-Jul-20

		High Ratio		Conventional: Insurable						Conventional: Non-Insurable									
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	35 bps	2.79																	
2 YR	50 bps	2.49																	
3 YR	80 bps	2.49																	
4 YR	90 bps	2.49																	
5 YR	107 bps	2.14	P-.46	2.14	P-.46	2.19	P-.35	2.39	P-.25	2.39	P-.25	2.49	P-.25	2.49	P-.25	2.49	P-.25	2.49	P-.25
<b>Specials</b>																			
Rate Plus																			
5 YR		2.09	P-.51	2.09	P-.51	2.14	P-.40	2.34	P-.30	2.34	P-.30								



Availability: AB, BC, MB, ON  
Verified: 21-Jul-20


		High Ratio		Conventional: Insurable						Conventional: Non-Insurable									
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR		3.24																	
2 YR		2.89																	
3 YR		2.89																	
4 YR		2.89																	
5 YR	90 bps	2.24	P-.20																
7 YR		4.54																	
10 YR		4.64																	
<b>Specials</b>																			
5 YR																			

Availability: Canada Wide (exc. QC)  
Verified: 21-Jul-20




	High Ratio		Conventional: Insurable								Conventional: Non-Insurable								
	>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		
	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	
3 YR	90 bps	2.19		2.19		2.24		2.34		2.34									
5 YR	125 bps	2.29	P-.47	2.29	P-.47	2.34	P-.37	2.44	P-.22	2.44	P-.22	2.99	P+.40	2.99	P+.40	2.99	P+.40	2.99	P+.40
10 YR	130 bps	3.04		3.04		3.04		3.14		3.14									
<b>Special</b>																			
3 YR	90 bps	2.09		2.09		2.14		2.24		2.24									
5 YR	125 bps	2.19		2.19		2.24		2.34		2.34									


Availability: Canada Wide (exc. QC). No uninsurable applications accepted for Alberta or Saskatchewan

Verified: 8-Jul-20   RATE SHEET




	High Ratio		Conventional: Insurable								Conventional: Non-Insurable								
	>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		
	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	
6 mo		5.95		6.15		6.15		6.15		6.15		6.15		6.15		6.15		6.15	
1 YR		2.24		2.29		2.29		2.29		2.29		2.34		2.34		2.34		2.34	
2 YR		2.24		2.29		2.29		2.29		2.29		2.34		2.34		2.34		2.34	
3 YR		2.24		2.29		2.29		2.29		2.29		2.34		2.34		2.34		2.34	
4 YR		2.24		2.29		2.29		2.29		2.29		2.34		2.34		2.34		2.34	
5 YR		2.44	P-.25	2.44	P-.25	2.49	P-.15	2.69	P-.05	2.69	P-.05	2.64	P-.10	2.64	P-.10	2.64	P-.10	2.64	P-.10
7 YR		4.04		4.34		4.34		4.34		4.34		4.34		4.34		4.34		4.34	
10 YR		4.14		4.44		4.44		4.44		4.44		4.44		4.44		4.44		4.44	
HELOC					P+1.00														
<b>Specials</b>																			
Value-Flex																			
5 YR		2.39	P-.30	2.39	P-.30	2.44	P-.20	2.64	P-.10	2.64	P-.10								
Fusion																			
5 YR				2.54	P-.15	2.59	P-.05	2.79	P+.05	2.79	P+.05	2.74	P+.00	2.74	P+.00	2.74	P+.00	2.74	P+.00


Availability: Canada Wide

Verified: 21-Jul-20   RATE SHEET 

	High Ratio		Conventional: Insurable								Conventional: Non-Insurable								
	>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		
	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	
1 YR	35 bps	2.79																	
2 YR	50 bps	2.49																	
3 YR	80 bps	2.49																	
4 YR	90 bps	2.49																	
5 YR	107 bps	2.14	P-.46	2.14	P-.46	2.19	P-.35	2.39	P-.25	2.39	P-.25	2.49	P-.25	2.49	P-.25	2.49	P-.25	2.49	P-.25
<b>Specials</b>																			
Rate Plus																			
5 YR		2.09	P-.51	2.09	P-.51	2.14	P-.40	2.34	P-.30	2.34	P-.30								

Availability: Canada Wide (exc. QC)

Verified: 21-Jul-20   RATE SHEET 

	High Ratio		Conventional: Insurable								Conventional: Non-Insurable								
	>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		
	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	
1 YR	40 bps	2.79		2.79		2.79		2.79		2.79									
2 YR	50 bps	2.79		2.79		2.79		2.79		2.79									
3 YR	70 bps	2.79		2.79		2.79		2.79		2.79									
4 YR	85 bps	2.79		2.79		2.79		2.79		2.79									
5 YR	125 bps	2.09	P-.45	2.09	P-.45	2.09	P-.30	2.34	P-.30	2.34	P-.25	2.44	P-0.10	2.44	P-0.10	2.44	P-0.10	2.44	P-0.10



		High Ratio		Conventional: Insurable						Conventional: Non-Insurable									
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	45 bps	2.24		2.29		2.29		2.29		2.29		2.34		2.34		2.34		2.34	
2 YR	55 bps	2.24		2.29		2.29		2.29		2.29		2.34		2.34		2.34		2.34	
3 YR	65 bps	2.24		2.29		2.29		2.29		2.29		2.34		2.34		2.34		2.34	
4 YR	65 bps	2.24		2.29		2.29		2.29		2.29		2.34		2.34		2.34		2.34	
5 YR	110 bps	2.44	P-.25	2.44	P-.25	2.49	P-.15	2.69	P-.05	2.69	P-.05	2.64	P-.10	2.64	P-.10	2.64	P-.10	2.64	P-.10
<b>Specials</b>																			
Low Rate Basic Promo																			
5 YR	110 bps	2.39	P-.30	2.39	P-.30	2.44	P-.20	2.64	P-.10	2.64	P-.10								
Availability: Canada Wide (exc. QC)																			
Verified: 21-Jul-20																			
		RATE SHEET																	

		High Ratio		Conventional: Insurable						Conventional: Non-Insurable									
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	40 bps	3.69		4.69		4.69		4.69		4.69		4.69		4.69		4.69		4.69	
2 YR	50 bps	3.69		4.39		4.39		4.39		4.39		4.39		4.39		4.39		4.39	
3 YR	70 bps	3.69	P+.15	4.24		4.24		4.24		4.24		4.24		4.24		4.24		4.24	
4 YR	85 bps	3.69		4.34		4.34		4.34		4.34		4.34		4.34		4.34		4.34	
5 YR	110 bps	2.09	P+.10	2.19	P+.25	5.04	P+.35	5.04	P+.40	5.04	P+.40	5.09	P+.60	5.09	P+.60	5.09	P+.60	5.09	P+.60
<b>Specials</b>																			
5 YR	110 bps	1.99																	
Availability: Canada Wide (exc. QC)																			
Verified: 21-Jul-20		BOC Qualifying Rate 4.94%																	
		RATE SHEET																	

		High Ratio		Conventional: Insurable						Conventional: Non-Insurable									
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
6 mo	50 bps	4.25										4.30							
1 YR	50 bps	2.89										2.94							
2 YR	50 bps	2.69										2.74							
3 YR	50 bps	2.59	P+.75									2.64	P+.80						
4 YR	50 bps	2.54										2.59							
5 YR	75 bps	2.49	P-.30									2.54	P-.25						
7 YR	100 bps	2.89										2.94							
10 YR	100 bps	3.29										3.34							
HELOC	25 bps		P+1.00																
<b>Special</b>																			
5 YR	75 bps	2.29	P-.40																
Availability: Canada Wide																			
Verified: 21-Jul-20																			
		RATE SHEET																	

		High Ratio		Conventional: Insurable						Conventional: Non-Insurable									
		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
6 mo	55 bps	3.14																	
1 YR	55 bps	2.79																	
2 YR	55 bps	2.49																	
3 YR	65 bps	2.44																	
4 YR	70 bps	2.49																	
5 YR	80 bps	2.44																	

6 YR	80 bps	2.99																			
7 YR	85 bps	2.99																			
10 YR	110 bps	3.25																			
<b>Specials</b>																					
5 YR	80 bps	2.24																			
Availability: Canada Wide (exc. QC)																					
Verified: 21-Jul-20			Prime Lender Rate 2.60%																		



RATE SHEET



## Additional Lenders

<b>ATB</b>		<b>High Ratio</b>		<b>Conventional: Insurable</b>								<b>Conventional: Non-Insurable</b>							
Availability: AB		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
Verified: 21-Jul-20		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
6 mo	55 bps	4.60										5.10							
1 YR	55 bps	3.19										3.69							
2 YR	55 bps	3.39										3.89							
3 YR	55 bps	3.59										4.09							
4 YR	55 bps	3.64										4.14							
5 YR	110 bps	2.29	P+.00	2.79								2.99							
7 YR	80 bps																		
HELOC	55 bps		P+1.00																

<b>Coast Capital</b>		<b>High Ratio</b>		<b>Conventional: Insurable</b>								<b>Conventional: Non-Insurable</b>							
Availability: BC		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		> 25 YR Amm.		65.01 - 70.00		70.01-75.00		75.01-80.00	
Verified: 14-Jul-20		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
5 YR	110 bps	2.09	P-.50	2.29	P-.45														
<b>Specials</b>																			
5 YR	110 bps	2.09	P-.50	2.29	P-.45														

<b>Coastal Community</b>		<b>High Ratio</b>		<b>Conventional: Insurable</b>								<b>Conventional: Non-Insurable</b>							
Availability: BC		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
Verified: 16-Jul-20		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	40 bps	2.79		2.79		2.79		2.79		2.79		2.84		2.84		2.84		2.84	
2 YR	40 bps	2.54		2.54		2.54		2.54		2.54		2.59		2.59		2.59		2.59	
3 YR	65 bps	2.49		2.49		2.49		2.49		2.49		2.54		2.54		2.54		2.54	
4 YR	80 bps	2.54		2.54		2.54		2.54		2.54		2.59		2.59		2.59		2.59	
5 YR	100 bps	2.19	P-.40	2.39	P-.35	2.39	P-.35	2.39	P-.35	2.39	P-.35	2.49	P-.25	2.49	P-.25	2.49	P-.25	2.49	P-.25
7 YR	90 bps	3.04		3.04		3.04		3.04		3.04		3.09		3.09		3.09		3.09	
10 YR	90 bps	3.39		3.39		3.39		3.39		3.39		3.44		3.44		3.44		3.44	

<b>First West</b>		<b>High Ratio</b>		<b>Conventional: Insurable</b>								<b>Conventional: Non-Insurable</b>							
Availability: BC		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
Verified: 20-Apr-20		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	30 bps	2.99		2.99		2.99		2.99		2.99									
2 YR	50 bps	2.99		2.99		2.99		2.99		2.99									
3 YR	70 bps	2.99		2.99		2.99		2.99		2.99									
4 YR	80 bps	2.99		2.99		2.99		2.99		2.99									
5 YR	80 bps	2.64		2.99		2.99		2.99		2.99									
7 YR	100 bps	4.25		4.25		4.25		4.25		4.25									
10 YR	100 bps	4.75		4.75		4.75		4.75		4.75									

<b>G&amp;F Financial</b>		<b>High Ratio</b>		<b>Conventional: Insurable</b>								<b>Conventional: Non-Insurable</b>							
Availability: BC (LM)		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
Verified: 26-Nov-19		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	25 bps	3.09																	
2 YR	50 bps	3.19																	
3 YR	75 bps	3.29																	
4 YR	75 bps	3.39																	
5 YR	80 bps	3.49	P+.20																
HELOC			P+1.20																

<b>Meridian</b>		<b>High Ratio</b>		<b>Conventional: Insurable</b>								<b>Conventional: Non-Insurable</b>							
Availability: ON		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
Verified: 8-Jul-20		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	25 bps	3.24																	
2 YR	40 bps	2.59																	
3 YR	50 bps	2.59																	
4 YR	70 bps	3.89																	
5 YR	80 bps	2.54	P-.25																
HELOC	50 bps		P+.50																
<b>Special</b>																			
5 YR	110 bps	2.19																	

<b>Servus</b>		<b>High Ratio</b>		<b>Conventional: Insurable</b>								<b>Conventional: Non-Insurable</b>							
Availability: AB		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
Verified: 12-Mar-19		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR	50 bps	2.94																	
2 YR	50 bps	2.64																	
3 YR	50 bps	2.59																	
4 YR	50 bps	2.64																	
5 YR	85 bps	2.44	P-.45																
HELOC	50 bps		P+.50																

<b>Westminster</b>		<b>High Ratio</b>		<b>Conventional: Insurable</b>								<b>Conventional: Non-Insurable</b>							
Availability: BC		>80%		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00		Up to 65%		65.01 - 70.00		70.01-75.00		75.01-80.00	
Verified: 23-Jan-19		Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM	Fixed	ARM
1 YR				3.59		3.59		3.59		3.59									
2 YR				3.69		3.69		3.69		3.69									
3 YR				3.94		3.94		3.94		3.94									
4 YR				3.94		3.94		3.94		3.94									
5 YR				3.79		3.79		3.79		3.79									
7 YR				5.20		5.20		5.20		5.20									
10 YR				5.75		5.75		5.75		5.75									
<b>Special</b>																			
5 YR		3.49	P-.65																