

Ask your mortgage broker about the FirstLine® Matrix Mortgage Suite™

This product offers you all the advantages of a traditional mortgage with either a fixed or variable rate loan together with the flexibility of accessing up to 80% of your home equity through a revolving line of credit (LOC).

Standard Fixed Rate Mortgages

2 Year	3.70%
3 Year	4.05%
4 Year	4.49%
5 Year	4.59%
7 Year	5.30%
9 Year	5.73%
10 Year	5.95%
15 Year	9.55%
18 Year	9.55%
25 Year	9.65%
Dbi. Presidential (Matures Nov 2016)	5.52%

Adjustable Rate Mortgages

Standard Adjustable Rate Mortgage	P-0.30%
Open Adjustable Rate Mortgage	P+0.80%
Matrix Suite Line of Credit	P+1.00%

P = CIBC Prime @ 2.75%

Fixed Rate Mortgage with Cash Back

5 Year 2.0% Cash Back	5.09%
5 year 3.0% Cash Back	5.34%
7 Year 3.0% Cash Back	6.05%
7 Year 4.0% Cash Back	6.30%
10 Year 1.5% Cash Back	6.33%
10 Year 3.0% Cash Back	6.70%
10 Year 4.5% Cash Back	7.08%

Convertible Term Mortgages

Auto 6 PLUS	4.75%
Auto 12 PLUS	3.30%

ACCESS Mortgage® Rates

Rate Sheet 2010-011
Rates Effective July 21, 2010 @ 9:00AM EST



Ask your mortgage broker for your non-traditional mortgage needs.

The ACCESS program offers competitive rates for clients who may have had difficulty qualifying for a traditional mortgage from a bank.

ACCESS Fixed Rate Mortgages

	1 Year	3 Year	5 Year
Standard ACCESS Mortgage	4.85%	5.65%	6.39%
Low Documentation	5.05%	5.85%	6.59%
35 Year Extended Amortization	5.10%	5.90%	6.64%
Low Documentation / 35 Year Extended Amortization	5.30%	6.10%	6.84%

For more information and current conversion rates:

- Call us at 1-800-970-0700 or 416- 865-1999
- Fax us at 1-800-267-2080 or 416-945-6500
- E-mail servicing@firstline.com, or
- Visit us at www.firstline.com

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