

Why pay retail?

Issued on October 21, 2008

For further information please contact your mortgage broker

ADJUSTABLE RATE MORTGAGES	Interest Rates	P = CIBC PRIME = 4.00
FirstLine of Credit (open)	P+1.5	The flexibility of a line of credit with the low rate of a FirstLine mortgage.
OPEN ARM	P+1.5	Adjustable rate convertible to fixed rate without penalty at any time.
Basic ARM	P+1.1	Adjustable rate convertible to fixed rate without penalty at any time.

CONVERTIBLE MORTGAGES		
AUTO 6 PLUS	8.050	Convertible to 2 year product any time no fee or penalty
AUTO 12 PLUS	7.450	Convertible to 2 year product any time no fee or penalty

STANDARD MORTGAGES		
2 Year	6.050	Fixed rate closed mortgage
3 Year	6.250	Fixed rate closed mortgage
4 Year	6.400	Fixed rate closed mortgage
5 Year Insured	6.190	Fixed rate closed mortgage with less than 20% down payment
5 Year uninsured	6.190	Fixed rate closed mortgage with 20% or more down payment
7 Year	6.950	Fixed rate closed mortgage
Maturing in Nov 2012 (Double Presidential)	6.600	Fixed rate closed maturing in November 2012
9 Year	6.900	Fixed rate closed mortgage
10 Year	6.950	Fixed rate closed mortgage for long-term peace of mind.
15 Year	7.150	Fixed rate closed mortgage for long-term peace of mind.
18 Year	7.150	Fixed rate closed mortgage for long-term peace of mind.
25 Year	7.250	Long term peace of mind. Not applicable for renewals.

CASH BACK MORTGAGES, INSURED		
Cash Back 5 Year (2.0% Rebate)	6.850	Gives you 2.0% cash back on closing.
Cash Back 5 Year (3.0% Rebate)	7.200	Gives you 3.0% cash back on closing.
Cash Back 7 Year (3.0% Rebate)	7.350	Gives you 3.0% cash back on closing.
Cash Back 7 Year (4.0% Rebate)	7.750	Gives you 4.0% cash back on closing.
Cash Back 10 Year (1.5% Rebate)	7.200	Gives you 1.5% cash back on closing.
Cash Back 10 Year (3.0% Rebate)	7.650	Gives you 3.0% cash back on closing.
Cash Back 10 Year (4.5% Rebate)	8.000	Gives you 4.5% cash back on closing.

NON CONFORMING MORTGAGES

For clients with non traditional credit needs


ACCESS MORTGAGES
ACCESS B

<u>1 Year</u>	7.900
<u>3 Year</u>	7.550
<u>5 Year</u>	7.700

ACCESS B Extended AM 35 Years

<u>1 Year</u>	8.150
<u>3 Year</u>	7.800
<u>5 Year</u>	7.950

ACCESS LOW DOC PROGRAM

<u>1 Year</u>	8.100
<u>3 Year</u>	7.750
<u>5 Year</u>	7.900

ACCESS LOW DOC PROGRAM 35 Year AM

<u>1 Year</u>	8.350
<u>3 Year</u>	8.000
<u>5 Year</u>	8.150

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

All content is subject to change at any time without notice.

For more information and current conversion rates call:

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