

Standard Fixed Rate Mortgages and Standard Fixed Rate Matrix Mortgage Loans

2 Year	6.24%
3 Year	6.24%
4 Year	6.14%
5 Year	6.49%
7 Year	7.00%
9 Year	7.33%
10 Year	7.49%
15 Year	9.55%
18 Year	9.55%
25 Year	9.65%

Basic Fixed Rate Mortgages*

3 Year Basic	5.89%
5 Year Basic	6.14%
7 Year Basic	6.65%
10 Year Basic	7.14%

* Only eligible for Basic Fixed mortgage loans

Convertible Term Mortgages

Auto 6 PLUS	8.25%
Auto 12 PLUS	6.34%

CIBC Prime Rate

CIBC Prime Rate	6.70%
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Adjustable Rate Mortgages

Standard Adjustable Rate Mortgage	P+0.00%
Standard Adjustable Rate Matrix Mortgage Loan	P+0.00%
Open Adjustable Rate Mortgage	P+3.30%
Matrix Suite Line of Credit	P+1.00%

Fixed Rate Mortgage with Cash Back

5 Year 1.5% Cash Back	6.49%
5 Year 2.0% Cash Back	6.99%
5 year 3.0% Cash Back	7.24%
7 Year 3.0% Cash Back	7.75%
7 Year 4.0% Cash Back	8.00%
10 Year 1.5% Cash Back	8.19%
10 Year 3.0% Cash Back	8.24%
10 Year 4.5% Cash Back	8.64%

ACCESS Mortgage® Rates

Rate Sheet 2023-001
Rates Effective January 26, 2023 @ 9:00AM EST



ACCESS Fixed Rate Mortgages	1 Year	3 Year	5 Year
Standard ACCESS Mortgage	7.60%	8.10%	9.09%
Low Documentation	7.80%	8.30%	9.29%
35 Year Extended Amortization	7.85%	8.35%	9.34%
Low Documentation/35 Year Extended Amortization	8.05%	8.55%	9.54%

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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