

CMB 8o Equity

Achiever Series

Product Description

Term	Rate	Lender Fee	Broker Fee
1 Year Open Fixed	5.99 %	2%	Disclosure to Borrower
1 Year Closed Fixed	3.99 % Promo	.50%	Disclosure to Borrower
3 Year Closed Fixed	4.99 %	Waived	Disclosure to Borrower
5 Year Closed Fixed	4.80 %	Waived	Disclosure to Borrower
5 Year Closed Variable	4.10 % (P+ 1.25 %)	Waived	Disclosure to Borrower
Broker Fee	See Disclosure to Borrower provided by CMB Mortgage Agent		
Loan to Value	80 % Loan to Value based on location. Max. \$ 1,000,000		
Properties	Residential Owner-occupied Singles, Semi-detached, Townhomes		
Lending Area	80% Greater Toronto, Greater Vancouver, Greater Alberta 75% LTV other parts of Alberta, BC & Ontario		
Beacon Score	Minimum 600		
Second Mortgages	Allowed up to 90% LTV		
Special Conditions	Appraisal paid by borrowers Property in complete and saleable condition		
Income Confirmations	Flexible to demonstrate Serviceability		
Documents Required	Full offer to purchase, MLS Listing, CMB Mortgage Application Self Declared Income Letter, Serviceability is more important		
Types	Purchases, Refinance, Switches/Transfers Takeouts Private sales accepted		
Bankruptcy	Discharged, 12 month waiting period, Add .50% to rate		
Tax Files	NOAs may be required, or shown to be up to date		
Length of Employment	Flexible		
Debt Ratios	GDS 55% TDSR 55%		
Mortgage Insurance	Not required		
Downpayment	Gift, Savings		
Residency	Permanent Residency, Immigrants no waiting period		



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Rates as at January 28 , 2015, may change without notice.+ Fee would be disclosed to borrower.