

CMB Lender List

Updated January 18, 2018

Do you want to process your deal with help, or get the entire deal processed for you ?

Mortgage Agent / Broker Processed

The CMB Broker / Agent processes their own deal and is paid at their Net Commission Rate. Help from your manager is available without any additional fees or commission splits. [Use CMB Deal Review](#)

Mortgage Brokerage Processed

CMB Approval Centre will process your deal. Commission split 40% CMB Agent / 40% CMB Approval Centre / 20% CMB. [Use MortgageConnector.ca](#)

Do you want to use the CMB sponsored lenders or have a direct contract ?

Sponsored Lenders

Sponsored Lenders are pooled under Victor Simone and your commissions are higher as a result. You can submit using CMB Sponsorship.

Participants : Agent Victor Simone, Submission Agent Victor Simone, co-agent = YOU
B2B, CMLS, Equitable, Home Trust, Street, XMC, Manulife. CMB Agent / Broker paid at their net commission rate

Un-sponsored Lenders

You will need a direct contract to submit to these lenders and maintain sales volumes, etc. Lenders available through CMB Approval Centre

Participants : Agent = YOU
Bridgewater, Duca, First National, MCAP, TD Meridian, National Bank, Scotia, RMG,
CMB Agent / Broker paid at their net commission rate

Warnings

1- Get the income confirmations prior to submitting to any lenders, to keep good closing ratios.

2- A rate buydown below the prescribed rates shown on the CMB Lender List, will result in a minimum CMB deduction of \$ 625, from the gross agent commissions. *CMB Buydowns or XMC Buydowns – When the rate and buydown goes below the buydown limits on this CMB Lender List, CMB will deduct a Minimum of \$ 625 from your gross commission. The goal is to earn approx. \$ 2,500 gross commission on a 5 year deal, after the buydown.

Bulletin Winners : Lowest Bulletin Rates Without Buydowns (Residential)

Term	Lender	Commission	Rate
1year	CMLS	73 upfront	2.89 % I
2year	CMLS	73 upfront	2.94 % I
3year	XMC Xtra Green CMLS	100 bps 83 bps	2.99 % I 3.09 % I
4year	CMLS Upfront	83 upfront	3.29 % I
5year	CMLS Home Trust Accelerator ManulifeSelect 60dayQC XMC Xtra Green XMC Simplicity	Upfront 110 bps 80 bps 90DQC -PUR 105 bps 125 bps 80 bps	3.19% I 2.94% I 3.14% I 3.14% I 2.99% I
10year	B2B	125 bps	4.89% C
3yrVRM	CMLS	83 upfront	3.65 % I
5 yr VRM	CMLS Home Trust ManulifeSelect 60DQC	110 bps Upfront 80 bps + Bonus 105 bps	2.60% I 2.60% 2.60% I

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CMB Competitor Series

CMB Premier : Best Rates for Fully Qualified Income & Beacon (Residential) Closed Variable (VRM) Closed 1 to 10 years							
Financial Institution	Term						
	3yrVRM/ bps	5yrVRM/ bps	1 Yr /bps	2 Yr /bps	3 Yr /bps	5 Yr /bps	10 Yr /bps
Sponsored							
B2B (C = Conventional)	3.65/50	3.40/70	3.49/30	3.49/45	3.49/60	4.89/80	4.89/125
CMLS Upfront LTV>80%	2.65/83	2.60/110	2.94/73	2.94/73	3.09/83	3.19/110	5.19/143
Home Trust Accelerator		2.60/80+	2.89/50	2.54/50	3.09/60	2.99/80	
Manulife Select LTV>	80.01%	2.70/105				3.24/105	
ManulifeOne (Conv.)		3.95/75-90				3.39/75-90	
Street CEO LTV > 80.01%		2.60/80	3.19/50	3.19/50	3.34/60	3.19/80	
XMC Xtra Green LTV>	80.01%	Open-->	6.25/20		2.99/100	3.14/125	
XMC Simplicity						2.99/80	
CMB BULK Mortgage Rate							
XMC Xtra Green LTV >	80.01%	Open -->	6.25/20		2.99/100	3.14/125	
XMC Simplicity						2.99/80	
XMC Buy Down*						LTV >80.01%	
XMC Xtra Green (+400k)					2.86/66.2	2.98/69	
XMC Xtra Green (+500k)					2.81/53.2	2.94/55	
XMC Xtra Green (+600k)					2.76/40.2	2.92/48	
XMC Buy Down*						Any LTV	
XMC Simplicity (+400k)						2.96/66	
XMC Simplicity (+500k)						2.92/52	
XMC Simplicity (+600k)						2.90/45	
CMB Quick Close							
EasyMoney 10– 15 Days		5 YrVRM	1 Yr	2 Yr	3 Yr	5 Yr	
Home Trust Classic		N/A	4.19%+	4.69%+	4.74%+	N/A	
CMLS Aveo		N/A	4.89%+	4.89%+	4.89%+	N/A	
MCAP Eclipse							
Optimum							
XMC X-Series			4.19%+				
10 – 30 Days							
Home Trust Accelerator						2.94/80	
Manulife Select 60QC		2.60% I				3.14% I	
XMC Xtra Simplicity						2.99% I	

CMB Competitor Series & CMB Specialty Line Series - Unpublished Rates

**CMB Entrepreneur : Best Rates for Business Stated Income & High Beacon (Residential)
Closed, Closed Variable (VRM) to 5 years**

Financial Institution	Term					
	5yr VRM /bps	1 Yr /bps	2 Yr/bps	3 Yr/bps	4 Yr/bps	5 Yr/bps
Sponsored						
CMLS ALTA LTV>80%LTV	2.65/110	2.94/73	2.99/73	3.14/83	3.34/83	3.24/110
Street CEO LTV > 80.01%	2.45/80	2.99/50	2.99/50	3.09/60	3.09/60	3.14/80
B2B (50%, 65%,80% LTV)	/70	/30	/45	/60	/70	4.99-5.14/80
Home Trust	2.60/80	2.89/50	2.54/50	3.09/60	2.99/60	2.99/80
ManulifeOne SBO (Conv.)	4.15/75-90					3.69/75-90
ManuOne Investment Prop.	4.15/75-90					3.69/75-90
CMB PremierLine One Qualified (LTV)						
B2B HELOC	3.65/50					4.89/70
ManuLife One	3.95/75-90					3.39/75-90
CMB 60 Freedom						
CHIP Bank (LTV40%)	N/A	N/A		N/A		N/A
Equitable Bank (LTV 40%)						
CMB JUMBO 1 Million Plus	Rates Coming					
Equitable 1-1.5Mil 80% LTV 1.5 – 2.0Mil 75% LTV 2.0 – 2.5Mil 70% LTV						
Manulife Select 1 Mil 80%LTV 2 – 3 Mil Reduced LTV						
Lanyard 1-5 mil						

CMB Achiever Series – Unpublished Rates

CMB Easy Money 1st Mortgage 75-90 LTV: Flexible Approvals for Hard to Approve
Residential Closed, 5 yr Closed Variable (VRM) 1 to 5 years

Financial Institution	Term					
	5 VRM/bps	1 Yr /bps	2 Yr/bps	3 Yr/bps	4 Yr/bps	5 Yr/bps
CMB 90 % LTV						
Alta West (AB, BC, ON)						
Royal Canadian Mortgage (ON)		12.00% +				
CMB 85 % LTV						
Alta West (BC, AB, ON)						
Caplink (BC, AB)		6.50% +				
Equitable Bank						
Optimum Bundle		4.99/50	5.29/50	5.49/75		
CMB 80 % LTV & CMB 75% LTV						
Aveo		+4.89%/50	+4.89%/60	+4.89%/75		
Alta West (BC, AB, ON)						
Capital Direct (BC,AB,ON,Atl)						
Caplink (BC,AB)						
CMLS Aveo						
Community Trust						
Effort Trust		tbd/110bps	tbd/110bps	tbd/110bps		
Equitable Bank						
Equity Financial Trust						
Ganaraska Financial CU(E-ON)						
<u>Home Trust Classic ACE</u>						3.89-3.99/80
IC Savings (Lender 1yr1%/2-5\$825))		4.25/50	4.39/60	4.49/80	4.99/80	4.99/110
Kawthra CU (ON)						
MCAN – Xceed X-Series		3.99/				
MCAP Eclipse						
Optimum		3.99/50	4.25/60	4.55/75		
Ukrainian C.U.	3.85	2.95/	2.99/	3.15/	3.25/	3.19/
Your Neighbourhood CU (SW-ON)						
CMB PowerLine Equity (LTV)						
Community Trust (65%)		P +1.00				
Equitable Bank						
Home Trust EL Visa (75%)						
Optimum HOMEWORKS		5.00				

CMB Achiever Series – Unpublished Rates

CMB Easy Money 2nd Mortgage : Flexible Approvals for Hard to Approve (Res.)
Open 1 year, Closed 1 year to 5 years

Financial Institution	Term				
	Open 1 Yr	Closed 1 Yr	2 Yr	3 Yr	5 Yr
Hard Money First & Top-up Seconds (LTV)					
Alta West (BC, AB, ON)					
Antrim Inv.(85% BC,AB)					
Atrium MIC (55%)		9.89% +			
BrookStreet (80%)					
Capital Direct (85%)					
Caplink (85%) BC, AB					
Cyr Funding (85%)					
First Swiss (95%)					
Fisgard (75%) BC to ON		7.40% - 12.85%			
Home Ownership Solutions (85%)					
InstaFund (BC, AB)		6.99			
KV Capital (AB)					
Lanyard (BC,AB,Man,On)		5.35% +			
Private Lenders at CMB(85%)		12.00-18.00			
Mandate Mortgage (85% BC)					
MCOCI (85%)					
MoneyGate MIC (90%)					
OneStop Mortgage (BC)					
Paradigm (85% BC,AB,MAN)					
Paramount MIC (90%ON)					
Pillar MIC (80%ON)					
RiverRock MIC (80%GTA)					
SaveCapital (85%) (All Canada)					
Secure Capital (85%) ON					
Sinclair Cockburn MIC (85%)					
Spectrum-Canada (90%)					
Squire MIC (85% ON)					
Terrapin MIC (BC,AB)					
Tribecca MIC (85%ON)					
V.W.R. Capital (85%)					
Westboro MIC (85%)					

CMB Commercial Series – Unpublished Rates

CMB Competitor ICI : Superior Mortgage Rates Industrial, Commercial, Investment

Financial Institution	Term			
	Type	LTV	Mortgage Amount Range	Mortgage Rate Range
Sponsored Agent Certification Required				
First National, MCAP, CMLS, Laurentian, Great West, Aviva	Apartment/Condo Retail Industrial/Office Retirement/LTC		800k–25 Million	
MCAP, First National	Construction/Mezz			
Farm Credit Canada	Farms, Land	75%		
BDC (Real Estate Secured)	New Businesses			
Sponsored Agent Certification Required				
Harbour, Roynat, Murray & Company,	Apartment/Condo Retail Industrial/Office			
Cameron Stephens	Construction			
Open Sponsored NO Agent Certification Required				
Equitable Bank, IC Savings, Community Trust, Desjardins, Kawartha, YNCU, Effort Trust				

CMB Commercial Series – Unpublished Rates

CMB Acheiver ICI : Non-Bank Flexible Approvals Industrial, Commercial, Investment

Financial Institution	Term			
	Type	LTV	Mortgage Amount Range	Mortgage Rate Range
Sponsored				
Romspen, Timbercreek, Montrose, Atrium / CMCC, Trez Capital	Apartment/Condo Retail Industrial/Office Retirement/LTC			
	Construction/Mezz			
	Farms, Land			
	New Businesses			
Open Sponsored				
Rescon Financial, Owemanco,	Apartment/Condo Retail Industrial/Office			
	Construction			
Sponsored				
Alta West (BC, AB), Moskowitz, Rose Corporation, Pillar, Carevest, Firm Capital, Foremost Financial, Caplink(BC,AB,ON), Cove (BC), Lanyard (BC), UMC Financial, (BC,AB) Largo Capital (USA/Canada) Alison Mortgage (USA)				
Tier 4 – Co-broker / MIC				
First Source				