

## CMB Lender List

Updated October 3, 2016

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

<p style="text-align: center;"><b><u>Mortgage Agent / Broker Processed</u></b></p> <p>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.</p>	<p style="text-align: center;"><b><u>Mortgage Brokerage Processed</u></b></p> <p>CMB Approval Centre will process your deal. Commission split 40% CMB Agent / 40% CMB Approval Centre / 20% CMB.</p>
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**Do you want to use the CMB sponsored lenders or have a direct contract ?**

<p style="text-align: center;"><b><u>Sponsored Lenders</u></b></p> <p>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, Xceed. CMB Agent / Broker paid at their net commission rate</p>	<p style="text-align: center;"><b><u>Un-sponsored Lenders</u></b></p> <p>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, ManuOne CMB Agent / Broker paid at their net commission rate</p>
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**Warnings**

- 1- Get the income confirmations prior to submitting to any lenders, to keep good closing ratios.
- 2- Put your name and contact information in the notes of your submission.
- 3- A rate budown 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 Premier : Lowest Bulletin Rates Without Buydowns (Residential)**

Term	Lender	Commission	Rate
1year	CMLS	73 upfront	2.29%
2year	CMLS	73 upfront	2.29%
	CMLS 45 Day QC	73 upfront	2.19%
3year	Xceed Xtra Green	100 bps	2.24 %
	CMLS 45DayQC	93 bps	2.24 %
4year	CMLS Upfront	83 upfront	2.44 %
5year	<a href="#"><u>CMLS 45Day QC</u></a>	110 bps	2.44% I
	Home Trust 60DayQC	80 bps + Bonus	2.39% I
	Street CEO 60DAY QC	80 bps	2.39% I
	Xceed Xtra Green	125 bps	2.39% I
	Xceed Simplicity	80 bps	2.24% I
10year	B2B	125 bps	3.84% C
3yrVRM	CMLS	83upfront /75+ 45Renewals	2.90%
5 yr VRM	CMLS 120 Day QC	110 bps Upfront	2.40%
	Home Trust	80 bps + Bonus	2.25%
	Street CEO 60Day QC	80 bps	2.30%

### CMB Competitor Series

<b>CMB Premier : Best Rates for Fully Qualified Income &amp; Beacon (Residential) Closed Variable (VRM) Closed 1 to 10 years</b>							
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)	2.55/50	2.60/70	2.94/30	2.44/45	2.54/60	2.69/80	3.84/125
B2B (60 Day QC)						2.44/80	
<u>CMLS Upfront</u>	2.90/83	2.45/110	2.29/73	2.29/73	2.39/83	2.49/110	4.84/143
Home Trust Accelerator	+Bonus	2.30/80+	2.69/50	2.14/60	2.34/60	2.49/80+	
Home Trust (60 day QC)						2.39/80	
<u>Street CEO</u>		2.35/80	2.29/50	2.24/50	2.39/60	2.49/80	
Xceed Xtra Green LTV > 80.01%		Open -->	6.25/20		2.24/100	2.39/125	
Xceed Simplicity						2.24/80	
Xceed Buy Down*						LTV >80.01%	
Xceed Xtra Green (+400k)					2.09/66.16	2.20/65.68	
Xceed Xtra Green (+500k)					2.04/54.88	2.15/50.07	
Xceed Xtra Green (+600k)					1.99/43.60	2.13/43.83	
Xceed Buy Down*						Any LTV	
Xceed Simplicity (+400k)						2.19/64.39	
Xceed Simplicity (+500k)						2.14/48.78	
Xceed Simplicity (+600k)						2.12/42.54	

\*CMB Buydowns or Xceed Buydowns – A Buydown is when an agent drops the interest rate using their commission. Moreover, the lower rate to the client means a lower commission to the agent. When the rate and buydown goes below the buydown limits on this CMB Lender List, then 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.

**CMB Competitor Series & CMB Specialty Line Series - Unpublished Rates**

<b>CMB Entrepreneur : Best Rates for Business Stated Income &amp; High Beacon (Residential) Closed, Closed Variable (VRM) to 5 years</b>						
Financial Institution	Term					
	5yr VRM /bps	1 Yr /bps	2 Yr/bps	3 Yr/bps	4 Yr/bps	5 Yr/bps
Sponsored						
<a href="#">CMLS BSF Stated</a>	2.50/110	2.34/73	2.34/73	2.44/83	2.49/83	2.54/110
CMLS (Buydown Calculator)						2.39 - 2.54
<a href="#">Street CEO Stated Income</a>	2.49/80	2.44/50	2.39/50	2.54/60	2.59/60	2.64/80
B2B (50%, 65%,80% LTV)	2.60/70	2.94/30	2.44/45	2.54/60	2.74/70	2.79-2.89/80
B2B (60 QC)						2.74 C/80
Home Trust (+Bonus)	2.25/80+	2.69/50	2.14/50	2.34/60	2.59/60	2.49/80+
Home Trust (60 day QC)	+Bonus					2.39/80+
<b>CMB PowerLine Qualified (LTV)</b>						
B2B HELOC	3.50/50	3.20/50				
<b>CMB 60 Freedom</b>						
CHIP Bank (LTV40%)						
<b>CMB Grand 1 Million Plus</b>	<b>Affinity</b>					
Equitable 1-1.5Mil 80% LTV 1.5 – 2.0Mil 75% LTV 2.0 – 2.5Mil 70% LTV						
First National -to 1Mil 80%LTV Over 1 Mil 50% LTV						

**CMB Achiever Series – Unpublished Rates**

<b>CMB 75-90 Equity, PowerLine, Promise : Flexible Approvals for Hard to Approve (Res.) Closed, 5 yr Closed Variable (VRM) 1 to 5 years</b>						
Financial Institution	Term					
	5 VRM/bps	1 Yr /bps	2 Yr/bps	3 Yr/bps	4 Yr/bps	5 Yr/bps
CMB 90 Equity						
<a href="#">Home Trust Classic Bundle</a>		4.99/50				
IC Savings (GTAON)						
CMB 85 Equity						
Community Trust		Interest Only				
Equitable Bank						
<a href="#">Home Trust Classic Bundle</a>		4.44/50				

IC Savings Bundle (ON)		4.49/50	4.65/60	4.79/80		
Optimum Bundle		4.99/50	5.29/50	5.49/75		
CMB 80 Equity & CMB 75 Equity						
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>		3.49%/50	3.49/50NF	3.49/75NF		3.99/100NF
IC Savings (Lender 1yr1%/2-5\$825)		4.59/50	4.39/60	4.49/80	4.99/80	4.99/110
Kawthra CU (ON)						
MCAN - Xceed		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 Promise Purchase						
Product changes coming						
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 Hard Money & Top-Up Seconds** : 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)					
Antrim Inv.(85% BC,AB)					
Atrium MIC (55%)		9.89% +			
BrookStreet (80%)					
Capital Direct (85%)					
Cyr Funding (85%)					

First Swiss (95%)					
Fisgard (75%) BC to ON		7.40% - 12.85%			
Home Ownership Solutions (85%)					
InstaFund (BC, AB)		6.99			
Private Lenders at CMB(85%)		12.00-18.00			
Mandate Mortgage (85% BC)					
MCOCI (85%)					
MoneyGate MIC (90%)					
Paradigm (85% BC,AB,MAN)					
Paramount MIC (85%ON)					
Pillar MIC (80%ON)					
RiverRock MIC (80%GTA)					
SaveCapital (85%) (All Canada)					
Sinclair Cockburn MIC (85%)					
Spectrum-Canada (90%)					
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**

<b>CMB Acheiver ICI : Non-Bank Flexible Approvals Industrial, Commercial, Investment</b>				
Financial Institution	Term			
	Type	LTV	Mortgage Amount Range	Mortgage Rate Range
<b>Sponsored</b>				
Romspen, Timbercreek, Montrose, Atrium / CMCC, Trez Capital	Apartment/Condo Retail Industrial/Office Retirement/LTC			
	Construction/Mezz			
	Farms, Land			
	New Businesses			
<b>Open Sponsored</b>				
Rescon Financial, Owemanco,	Apartment/Condo Retail Industrial/Office			
	Construction			
<b>Sponsored</b>				
Moskowitz, Rose Corporation, Pillar, Carevest, Firm Capital, Foremost Financial, Cove (BC), Lanyard (BC) Largo Capital (USA/Canada) Alison Mortgage (USA)				
<b>Tier 4 – Co-broker / MIC</b>				
First Source				