

## CMB Lender List

Updated April 7, 2016

### Non -Mortgage Brokerage Assisted Business

(CMB Agent processes their deal and CMB Agent is paid at their Net Commission Rate)

<b>Agent sends to these lenders from Expert with Agent as the mortgage agent on participants</b>	<b>Agent sends to these lenders from Expert with Victor Simone as Agent &amp; Submission Agent, and you as Co-Agent on participants</b>
TD, National Bank, Equitable, CMB Acheiver Series' Lenders, ManuOne, CHIP, Home Trust Classic	<u>Sponsored</u> – no volumes or direct contract needed CMLS, MCAP, CMB Challenger X07, Xceed, Street, First National, Optimum, Home Trust Accelerator< Merix/Lendwise, B2B <u>Un-Sponsored</u> – You need a direct lender contract and hit volume minimums

### Mortgage Brokerage Assisted Business (CMB Approval Centre Processes Your Deal)

(Commission Split – CMB Agent 40%/CMB Approval Centre 40%/ CMB 20%)

These lenders / products can only be processed by the CMB Mortgage Approval Call Centre

CMB Gold, CMB 80 Gold Equity, CMB Grand 1 Million Plus, Affinity Series, Commercial Lenders requiring Agent Certification, Alberta Residential, British Columbia Residential, Atlantic Canada

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

Tip # 2- Put your name and contact information in the notes of your submission.

Tip # 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%
3year	Xceed Xtra Green	100 bps	2.24 %
4year	CMLS Upfront	83 upfront	2.64 %
5year	CMLS	110 bps	2.59 %
	Lendwise CloseJun30	95 bps	2.49I %
	Lendwise PLUS 45DayQC	95 bps	2.54I %
	Lendwise 90DayQC	95 bps	2.54 %
7year	First National	80 bps	3.44 %
10year	First National B2B	125 bps	3.84 %
		125 bps	3.84 %C
3yrVRM	Lendwise	bps	2.25%
	CMLS	83upfront /75+ 45Renewals	2.90%
5 yr VRM	CMLS 45DayQC	110 bps Upfront	2.35%
	Lendwise PLUS	95 bps	2.25%
	Street CEO	80 bps	2.35%

### CMB Competitor Series - Unpublished Rates

<b>CMB Premier</b> : 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
<b>Tier 1 - Sponsored</b>							
CMLS Upfront	2.90/83	2.45/110	2.29/73	2.29/73	2.54/83	2.59/110	4.84/143
Lendwise	2.25/	2.40/95	2.29/35	2.29/50	2.54/80	2.69/95	6.45/150
Lendwise PLUS		2.25/95				<b>2.54I/95</b>	
Xceed Xtra Green LTV > <b>80.01%</b>	<b>80.01%</b>	Open -->	6.25/20		<b>2.24/100</b>	2.64/125	
Xceed Simplicity						2.49/80	
<b>CMB Challenger X07*</b>							
Xceed Xtra Green (+400k)					2.09/66.16	2.45/65.68	
Xceed Xtra Green (+500k)					2.04/54.88	2.40/50.07	
Xceed Xtra Green (+600k)					1.99/43.60	2.38/43.83	
<b>Xceed Challenger X07*</b>							
Xceed Simplicity (+400k)						2.44/64.39	
Xceed Simplicity (+500k)						2.39/48.78	
Xceed Simplicity (+600k)						2.37/42.54	
<b>Tier 2 - Sponsored</b>							
ATB Financial(BC,AB)		2.70/	2.94/	2.89/	2.89/	3.09/	
B2B (C = Conventional)	2.55/50	2.60C/70	2.94/30	2.44/45	2.54/60	2.79I/80	3.84/125
B2B (60 Day QC)						2.69I/80	
First National Financial		2.40/80	2.29/45	2.24/60	2.49/60	2.69/80	<b>3.84/125</b>
Home Trust Accelerator		2.35/80	2.69/50	2.14/60	2.39/60	2.64/80	
Home Trust (60 day QC)						2.54I/80	
MCAP	2.40/80	2.40/80	2.89/	2.59/	2.49/	2.79/80	4.49/
National Bank		2.65/80	2.99/40	2.59/50	2.69/60	3.04/80	4.04/115
Optimum		2.90/80	2.69/50	2.59/50	2.69/70	3.29/80	
Street CEO		2.35/80	2.29/50	2.24/50	2.44/60	2.69/80	
<b>Tier 3 Un-Sponsored</b>							
Bridgewater Bank (5Mil.)							
Duca (20Million)							
Meridian, RMG (5Million)							
Scotia Express (5Million)		2.30/	2.99/	2.69/	2.79/	2.94/	4.39/
TD, (5Mil.)		2.15/80	2.94/55	2.19/55	2.34/65	2.69/80	4.49/

\*CMB Challenger X07 -Minimum \$ 625 to CMB when rate buydown falls below minimum mortgage amount

**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
<b>Tier 1 - Sponsored</b>						
CMLS Upfront	2.50/110	2.34/73	2.34/73	2.59/83	2.59/83	2.74/110
CMLS (Buydown Calculator)						2.59 - 2.74
Street CEO	2.45/80	2.39/50	2.34/50	2.54/60	2.69/60	2.79/80
<b>Tier 2 - Sponsored</b>						
ATB Financial (BC,AB)	2.40/	2.94/	2.89/	2.99/	3.04/	3.29/
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
First National Financial	2.40/80					2.69I/80
Home Trust Accelerator	2.35/80	2.69/50	2.14/50	2.39/60	2.59/60	2.64/80
Home Trust (60 day QC)						2.54/80
National Bank (50%LTV)	3.20/80	3.14/40	3.04/50	3.39/60	3.89/60	4.74/80
<b>Tier 3 Un-sponsored</b>						
TD Mortgage (50% LTV)	2.70/	3.09/	3.04/	3.44/	3.94/	4.79/
Scotia Express (50%LTV)						
<b>CMB PowerLine Qualified (LTV)</b>						
B2B HELOC	3.50/50	3.20/50				
ManuOne (50%,65%,80%)						
National Bank AIO (65%)	3.20/80					
MCAP	3.05/					
First National						
<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**

**CMB 75-90 Equity, PowerLine, Promise : Flexible Approvals for Hard to Approve (Res.)  
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 Equity						
Home Trust Bundle		4.99/50				
IC Savings (GTAON)						
CMB 85 Equity						
Community Trust		Interest Only				
Equitable Bank						
Home Trust Bundle		4.89/50				
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)						
Home Trust (NF =No lender Fee)		3.44%/50	3.44/50NF	3.44/75NF		3.94/100NF
IC Savings (Lender 1yr1%/2-5\$975) )		3.99/50	4.15/60	4.30/80	4.69/80	4.69/110
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
<b>Tier 1</b> 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			
<b>Tier 2</b> Agent Certification Required				
Harbour, Roynat, Murray & Company,	Apartment/Condo Retail Industrial/Office			
Cameron Stephens	Construction			
<b>Tier 3</b> <b>NO</b> 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
<b>Tier 1</b>				
Romspen, Timbercreek, Montrose, Atrium / CMCC, Trez Capital	Apartment/Condo Retail Industrial/Office Retirement/LTC			
	Construction/Mezz			
	Farms, Land			
	New Businesses			
<b>Tier 2</b>				
Rescon Financial, Owemanco,	Apartment/Condo Retail Industrial/Office			
	Construction			
<b>Tier 3</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				