

CMB Lender List

Updated November 4, 2019

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

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

<p style="text-align: center;"><u>Sponsored Lenders</u></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, First National Haventree, Home Trust, Street, XMC, Manulife. CMB Agent / Broker paid at their net commission rate</p>	<p style="text-align: center;"><u>Unsponsored Lenders</u></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, MCAP, TD Meridian, National Bank, Scotia, RMG, 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- 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	Manulife One Insured	90 upfront	3.34 % I
2year	CMLS	73 upfront	3.24 % I
3year	XMC	100 bps	2.92 % I
	CMLS	83 bps	2.79 % I
4year	CMLS Upfront	83 upfront	3.24 % I
5year	CMLS Advantage	Upfront 100 bps	2.79% I
	First National (Conv)	80 bps	2.89% C
	Home Trust Purchases	110 bps	2.79% I
	XMC Regular	125 bps	2.82% I
	XMC No Frills	80 bps	2.67% I
10year	CMLS Upfront Promo	140 bps	3.04% I
3yrVRM	CMLS	83 upfront	N/A
5 yr VRM	CMLS Advantage	110 bps Upfront	2.95% I
	Home Trust	80 bps	3.00% I
	ManulifeSelect 60DQC	105 bps	2.70% I
	Street PROMO	80 bps	2.95% I

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)	3.95/50	3.20/70	/30	/45	/60	2.99/80	4.49/125
CMLS Upfront LTV>80%		3.00/110	3.34/73	3.24/73	2.79/83	2.84/110	3.04/140
First National (Con)						2.89C/80	
Home Trust Accelerator		3.00/110+	3.99/50	3.54/50	3.79/90	2.79/110	
Manulife Select LTV> 80.01%	80.01%	2.90/110				2.69/110	
ManulifeOne (Conv.)		4.45/75-90				2.99/75-90	
Maulife One Insured		4.45/90	3.39/90			2.79/90	
Street CEO (Unins.)						3.04/80	
Street CEO LTV > 80.01%		2.95/80	/50	/50	/60	2.79/80	
CMB BULK Mortgage Rate							
XMC LTV > 80.01%		Open -->	6.25/20			2.92/100	2.82/125
XMC No Frills						2.67/80	
XMC Buy Down*						LTV >80.01%	
XMC (+400k)					2.80/68.8	2.67/71	
XMC (+500k)					2.75/55.8	2.63/56.6	
XMC (+600k)					2.70/42.8	2.61/49.4	
XMC Buy Down*						Any LTV	
XMC No Frills (+400k)						2.63/65.6	
XMC No Frills (+500k)						2.59/51.2	
XMC No Frills (+600k)						2.67/44	
CMB Quick Close							
EasyMoney 10– 15 Days		5 YrVRM	1 Yr	2 Yr	3 Yr	5 Yr	
Effort Trust							
Haventree							
Premiere (BC, AB)							
10 – 30 Days							
CMLS Upfront		3.00/110				2.84/110	
Home Trust Accelerator		3.00/110				2.64/110	
Street						2.79% 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	3.05/110	3.39/73	3.24/73	3.29/83	3.29/83	2.74/100
Haventree		4.99+				
ManulifeOne SBO (Conv.)	4.70/75-90	3.94/75	3.94/75	3.94/75		3.79/75
ManuOne Investment Prop.	4.70/75-90	3.94/75	3.94/75	3.94/75		3.79/75
CMB PremierLine						
Qualified (LTV 50%-80%)						
B2B HELOC	4.00/50					3.14/70
ManuLife One	4.20/75-90					4.09/75-90
CMB EasyLine						
Flexible (LTV 65%-80%)						
Home Trust ELVisa		5.99-11.99%				
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 PiggyBack						
COMING SOON		5.81% +				

CMB Achiever Series – Unpublished Rates

CMB Easy Money 1 st or 2nd Mortgage FLEXIBLE :

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 & PibbyBack Seconds (LTV)					
Alta West (BC, AB, ON)					
Antrim Inv.(85% BC,AB)					
Atrium MIC (55%)		9.89% +			
Armada (BC,AB,ON)					
BrookStreet (80%)					
Capital Direct (85%)					
Caplink (85%) BC, AB					
Cyr Funding (85%)					
First Swiss (95%)					
Fisgard (75%) BC to ON		7.40% - 12.85%			
Haventree (80%) BC to ON					
Home Ownership Solutions (85%)					
InstaFund (BC, AB)		6.99			
KV Capital (AB)					
Lanyard (BC,AB,Man,On)		5.35% +			
Mandate Mortgage (85% BC)					
OneStop Mortgage (BC)					
Opono /fka MCOCI (85%)					
Pillar MIC (80%ON)					
RiverRock MIC (80%GTA)					
Royal Canadian		12.00%+			
Premiere Mortgage (BC,AB)					
SaveCapital (85%) (All Canada)					
Secure Capital (85%) ON					
Sinclair Cockburn MIC (85%)					
Spectrum-Canada (90%)					
Squire MIC (85% ON)					
Terrapin MIC (BC,AB)					
T.I.T.E. MIC/Private (ON)					
Tribecca MIC (85%ON)					
V.W.R. Capital (85%)					

Westboro MIC (85%)					
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CMB Achiever Series – Unpublished Rates

CMB Easy Money 1st Mortgage QUALIFIED 65-80 LTV:
Qualified 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
Qualified (Ratio Qualifying)						
Aveo		+ .73%/50	+5.24%/50	+5.33%/50		
Capital Direct (BC,AB,ON,Atl)						
CMLS Aveo		4.29	4.69	4.78		
Community Trust						
Effort Trust		tbd/110bps	tbd/110bps	tbd/110bps		
Equitable Bank						
First National Excalibur		3.89-4.19/50	3.89-4.29/50			
Ganaraska Financial CU(E-ON)						
Haventree Bank						
Home Trust Classic ACE	Open 5.99%+	4.49-5.99% pay 50-65bps	5.29-6.19% pay 50-65bps			
IC Savings (Lender 1yr1%/2-5yr \$750)		4.24/50	4.80/60	4.90/80	4.99/80	4.99/110
Kawthra CU (ON)						
MCAP Eclipse						
Optimum		3.89-4.79/50	4.69-5.09/60	4.99-5.19/75		
Ukrainian C.U.	3.85	2.95/	2.99/	3.15/	3.25/	3.19/
XMC Uninsured		+3.73/50	4.24/80	4.33/95		
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 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				