

## CMB Lender List

Updated June 26, 2019

### 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. <a href="#">Use CMB Deal Review</a> at <a href="http://cmbcanadamortgage.ca">cmbcanadamortgage.ca</a></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. <a href="#">Use MortgageConnector.ca</a></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, First National Haventree, Home Trust, Street, XMC, Manulife. CMB Agent / Broker paid at their net commission rate</p>	<p style="text-align: center;"><b><u>Unsponsored 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, 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	2.79 % I
	CMLS	83 bps	3.24 % I
4year	CMLS Upfront	83 upfront	3.24 % I
5year	CMLS	Upfront 110 bps	2.79% I
	First National (Conv)	80 bps	3.04% C
	Manulife One Insured	90 bps	3.24% I
	XMC Regular	125 bps	2.79% I
	XMC No Frills	80 bps	2.64% I
10year	B2B	125 bps	4.49% C
3yrVRM	CMLS	83 upfront	N/A
5 yr VRM	CMLS	110 bps Upfront	3.00% 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**

<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
<b>Sponsored</b>							
B2B (C = Conventional)	3.95/50	3.20/70	/30	/45	/60	3.04/80	4.49/125
CMLS Upfront LTV>80%		3.00/110	3.34/73	3.24/73	3.24/83	2.79/110	
First National (NEW)						3.04C/80	
Home Trust Accelerator		3.00/80+	3.99/50	3.54/50	3.79/60	2.89/80	
Manulife Select LTV> 80.01%	80.01%	2.70/105				3.59/105	
ManulifeOne (Conv.)		4.45/75-90				3.79/75-90	
Maulife One Insured		3.39/90				3.24/90	
Street CEO (Unins.)						3.04/80	
Street CEO LTV > 80.01%		2.95/80	/50	/50	/60	2.89/80	
<b>CMB BULK Mortgage Rate</b>							
XMC LTV > 80.01%		Open -->	6.25/20		<b>2.89/100</b>	<b>2.79/125</b>	
XMC No Frills						<b>2.64/80</b>	
XMC Buy Down*						<b>LTV &gt;80.01%</b>	
XMC (+400k)					2.75/68.8	2.64/71	
XMC (+500k)					2.72/55.8	2.60/56.6	
XMC (+600k)					2.67/42.8	2.58/49.4	
XMC Buy Down*						<b>Any LTV</b>	
XMC No Frills (+400k)						2.60/65.6	
XMC No Frills (+500k)						2.56/51.2	
XMC No Frills (+600k)						2.54/44	
<b>CMB Quick Close</b>							
<b>EasyMoney 10– 15 Days</b>		<b>5 YrVRM</b>	<b>1 Yr</b>	<b>2 Yr</b>	<b>3 Yr</b>	<b>5 Yr</b>	
Effort Trust							
Haventree							
Premiere (BC, AB)							
<b>10 – 30 Days</b>							
CMLS Upfront		3.00/110				2.79/110	
Home Trust Accelerator						2.89/80	
Street						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						
<a href="#">CMLS ALTA</a> LTV>80%LTV	2.95/110	3.39/73	3.24/73	3.29/83	3.29/83	2.84/100
Haventree		4.99+				
ManulifeOne SBO (Conv.)	4.20/75-90					4.04/75-90
ManuOne Investment Prop.	4.20/75-90					4.04/75-90
<b>CMB PremierLine</b>						
Qualified (LTV 50%-80%)						
B2B HELOC	4.00/50					3.14/70
ManuLife One	4.20/75-90					4.09/75-90
<b>CMB EasyLine</b>						
Flexible (LTV 65%-80%)						
Home Trust ELVisa		5.99-11.99%				
<b>CMB 60 Freedom</b>						
CHIP Bank (LTV40%)	N/A	N/A		N/A		N/A
Equitable Bank (LTV 40%)						
<b>CMB JUMBO 1 Million Plus</b>	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						

<b>CMB PiggyBack</b>						
COMING SOON		5.81% +				

**CMB Achiever Series – Unpublished Rates**

**CMB Easy Money 1 st or 2<sup>nd</sup> 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 1<sup>st</sup> 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
<b>Qualified (Ratio Qualifying)</b>						
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						
Ganaraska Financial CU(E-ON)						
Haventree Bank						
<a href="#">Home Trust Classic ACE</a>	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		4.25-4.79/50	4.79-5.09/60	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)						
<b>CMB PowerLine Equity (LTV)</b>						
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 Acheiver ICI : Non-Bank Flexible Approvals Industrial, Commercial, Investment**

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>				
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)				
<b>Tier 4 – Co-broker / MIC</b>				
First Source				