

CMB PremierLine One

Smart Re-advanceable Mortgage Savings in One Account – CMB Approval Centre

Term	Manulife One	B2B HELOC
5 Year Variable	3.70 % – 3.90 %	3.70 %
5 Year Fixed	2.99 % - 3.39 %	2.99 – 3.39 %
Lender Fee	Manulife One Monthly fees from \$ 14, B2B - NIL	
Broker Fee	Waived	
Loan Amounts	Minimum \$ 100,000 to \$ 3,000,000	
Loan to Value	80% LTV combined as 65% LTV Line of Credit, 15% LTV Term Mortgage Equity Refi – B2B 50% LTV Max. \$ 400,000 / up to 65% LTV available Equity Refi – ManulifeOne - TBA	
Properties	Residential Owner-occupied, Duplex, Triplex, Fourplex, Secondary Homes Singles, Semi-detached, Townhomes, Condos, No minimum square footage	
Lending Area	Ontario, Alberta, British Columbia	
Beacon Score	Beacon 650, below 650 may affect LTV	
Second Mortgages	Not allowed	
Rate Hold	Purchases 120 days, Refinance 90 days	
Income Confirmations	Salaried - Pay stub with year to date, 2 years T4 or 2 year NOA Self-Employed – business license, 2 years T1s & NOAs, Corporate Articles	
Documents Required	Purchase - Full offer to purchase, MLS Listing, Private Sales accepted CMB Mortgage Application, Income Confirmations	
Pre-Approvals	Not available	
Bankruptcy	Not available to past bankruptcy borrowers, No R3s or greater	
Tax Files	Line 150 on NOAs matching income, Lines 135-143 can be grossed up 15%	
Length of Employment	Minimum 2 years in same industry	
Debt Ratios	GDS 32% TDSR 40%	
Mortgage Insurance	Appraisal fee paid by client, insurance not required.	
Downpayment	Minimum 20% from savings / equity	
Residency	Salaried – Resident only, Commissioned Sales, Pensioner Self-Employed – Resident only	
Payments	Monthly, weekly, bi-weekly, and accelerated options Pre-payments 10%, Double-up, increase payments to 100% once per year	



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Rates as at September 12, 2017, rates may change without notice.+ Fee would be disclosed to borrower.