

 Effective: 14-Sep-20 Prime Rate: 2.45% (Next P/R Update: 28-Oct-20) Benchmark Rate: 4.79% (Last B/R Update: 17-Aug-20)		1 Year				2 Year				3 Year				4 Year				5 Year Fixed						5 Year Variable						6 Year				7 Year				10 Year				HELOC			
		Insured	Insurable 75%-80%	Uninsurable Purch	Refinance	Insured	Insurable 75%-80%	Uninsurable Purch	Refinance	Insured	Insurable 75%-80%	Uninsurable Purch	Refinance	Insured	Insurable 75%-80%	Uninsurable Purch	Refinance	Insured	Insurable ≤65%	Insurable 65%-70%	Insurable 70%-75%	Insurable 75%-80%	Uninsurable Purch	Refinance	Insured	Insurable ≤65%	Insurable 65%-70%	Insurable 70%-75%	Insurable 75%-80%	Uninsurable Purch	Refinance	Insured	Insurable 75%-80%	Uninsurable Purch	Refinance	Insured	Insurable 75%-80%	Uninsurable Purch	Refinance	Line of Credit					
Lenders	Date	1.84	2.04	2.34	2.34	1.84	2.04	2.29	2.29	1.84	2.04	2.19	2.19	1.84	2.04	2.14	2.14	1.89	1.89	1.94	2.04	2.04	2.09	2.09	P-0.70	P-0.65	P-0.65	P-0.65	P-0.65	P-0.65	P-0.65	2.84	2.84	2.84	2.84	2.34	2.59	2.69	2.69	2.89	2.99	2.99	2.99	P+0.50	Notes
B2B Bank	9-9	2.59	2.59	2.59	2.59	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	1.99	2.29	2.29	2.29	2.29	2.29	P-0.61	P-0.35	P-0.35	P-0.35	P-0.35	P-0.35	P-0.35	-	-	-	-	3.14	3.14	3.14	3.14	3.54	3.54	3.54	3.54	P+0.50	-	
CMLS	9-8	2.79	-	-	-	2.24	-	-	-	2.19	2.24	-	-	2.24	-	-	-	1.94	1.94	1.99	2.14	2.14	2.29	2.29	P-0.60	P-0.60	P-0.45	P-0.45	P-0.45	-	-	-	-	-	-	2.34	2.59	-	-	2.99	3.24	-	-	-	-
Equitable Bank	9-1	4.69	4.69	-	-	3.94	3.94	-	-	3.79	3.79	-	-	3.64	3.64	-	-	1.89	1.89	1.94	2.09	2.09	-	-	P-0.65	P-0.65	P-0.45	P-0.45	P-0.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
First National	9-4	1.84	2.04	2.69	2.69	1.84	2.04	2.29	2.29	1.84	2.04	2.19	2.19	1.84	2.04	2.14	2.14	1.94	1.94	1.99	2.09	2.09	2.09	2.09	P-0.60	P-0.60	P-0.45	P-0.45	P-0.45	P-0.45	P-0.45	-	-	-	-	2.94	2.94	2.94	2.94	2.99	2.99	2.99	2.99	-	-
Home Trust	9-3	3.99	-	-	-	3.54	-	-	-	3.79	-	-	-	3.85	-	-	-	1.94	2.04	2.09	2.29	2.29	-	-	P-0.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ICI Bank	9-11	3.19	-	3.09	3.09	3.19	-	3.39	3.39	2.99	-	3.49	3.49	2.99	-	3.69	3.69	1.89	3.79	3.79	3.79	3.79	3.79	P-0.70	P+1.10	P+1.10	P+1.10	P+1.10	P+1.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lendwise	9-2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.94	1.94	1.99	2.14	2.14	2.29	2.29	P-0.60	P-0.60	P-0.45	P-0.45	P-0.45	P-0.45	P-0.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manulife Bank	9-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.94	-	-	-	-	-	P-0.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	P+0.60	-	
Marathon	9-2	-	-	-	-	-	-	-	-	1.89	2.04	-	-	-	-	-	-	1.89	1.89	1.94	2.04	2.04	2.99	2.99	P-0.60	P-0.60	P-0.50	P-0.35	P-0.35	P+0.40	P+0.40	-	-	-	-	-	-	-	-	2.89	2.99	-	-	-	-
MCAP	9-9	2.24	2.29	2.34	2.34	2.24	2.29	2.34	2.34	2.24	2.29	2.34	2.34	2.24	2.29	2.34	2.34	1.94	1.94	1.99	2.09	2.09	2.09	2.09	P-0.60	P-0.60	P-0.45	P-0.45	P-0.45	P-0.45	P-0.45	-	-	-	-	4.04	4.34	4.34	4.34	4.14	4.44	4.44	4.44	-	-
Merix	9-2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.94	1.94	1.99	2.14	2.14	2.29	2.29	P-0.60	P-0.60	P-0.45	P-0.45	P-0.45	P-0.45	P-0.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RFA	9-2	2.59	2.59	-	-	2.19	2.19	-	-	2.19	2.19	-	-	2.19	2.19	-	-	1.89	1.89	1.94	2.09	2.14	2.39	2.39	P-0.65	P-0.65	P-0.50	P-0.50	P-0.50	P-0.20	P-0.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RMG	9-9	2.24	2.29	2.34	2.34	2.24	2.29	2.34	2.34	2.24	2.29	2.34	2.34	2.24	2.29	2.34	2.34	1.94	1.94	1.99	2.09	2.09	2.09	2.09	P-0.60	P-0.60	P-0.45	P-0.45	P-0.45	P-0.45	P-0.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Scotia	9-1	2.69	2.69	2.69	2.69	2.49	2.49	2.49	2.49	2.39	2.39	2.39	2.39	2.34	2.34	2.34	2.34	1.94	2.09	2.09	2.09	2.09	2.09	P-0.50	P-0.40	P-0.40	P-0.40	P-0.40	P-0.40	P-0.40	-	-	-	-	2.69	2.69	2.69	2.69	3.09	3.09	3.09	3.09	P+0.50*	*LOC for over 50K	
TD Bank	8-28	2.69	2.69	2.69	2.69	2.29	2.29	2.29	2.29	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	1.99	2.19	2.19	2.19	2.19	2.19	P-0.70	P-0.65	P-0.65	P-0.65	P-0.65	P-0.65	P-0.65	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	3.10	3.10	3.10	3.10	-	TD Prime = 2.60%	
Low Feature / No Frills	Date	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.89	1.89	1.94	2.04	2.04	-	-	P-0.65	P-0.65	P-0.50	P-0.50	P-0.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
First Nat (Rate Option +)	9-4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.89	1.89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lendwise (Rate Plus)	9-2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.89	1.89	1.94	2.09	2.09	-	-	P-0.65	P-0.65	P-0.50	P-0.50	P-0.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MCAP (Value Flex)	9-9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.89	1.89	1.94	2.04	2.04	-	-	P-0.65	P-0.65	P-0.50	P-0.50	P-0.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RMG (LRB)	9-9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.89	1.89	1.94	2.04	2.04	-	-	P-0.65	P-0.65	P-0.50	P-0.50	P-0.50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regional Lenders (Prov)	Date	2.89	2.89	2.89	2.89	2.29	2.29	2.39	2.39	2.29	2.29	2.44	2.44	2.49	2.49	2.49	2.49	1.75	2.24	2.24	2.24	2.24	2.49	2.49	P-0.40	P-0.25	P-0.25	P-0.25	P-0.25	P-0.20	P-0.10	-	-	-	-	2.49	2.49	2.49	2.49	2.94	2.94	2.94	2.94	P+0.45*	-
ATB (AB)	9-4	3.19	3.19	3.19	3.69	3.39	3.39	3.39	3.89	3.59	3.59	3.59	4.09	3.64	3.64	3.64	4.14	2.14	2.64	2.64	2.64	2.64	2.64	2.69	P-0.30	P-0.30	P-0.30	P-0.30	P-0.30	P-0.30	P+0.30	-	-	-	-	-	-	-	-	-	-	-	-	-	P+1.00
Desjardins (ON)	9-11	2.89	2.89	2.89	2.89	2.39	2.39	2.39	2.39	2.44	2.44	2.44	2.44	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	P-0.10	P-0.10	P-0.10	P-0.10	P-0.10	P-0.10	P-0.10	-	-	-	-	2.49	2.49	2.49	2.49	2.94	2.94	2.94	2.94	P+0.45*	*300K+ with 820+	
DUCA (ON)	7-29	3.34	3.59	4.24	4.29	3.44	3.69	4.24	4.29	3.49	3.74	4.29	4.34	3.59	3.84	4.39	4.44	2.24	2.29	2.34	2.44	2.54	3.34	3.39	P-0.00	P+0.05	P+0.10	P+0.20	P+0.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meridian (ON)	8-24	3.24	3.24	3.79	3.99	2.29	2.29	2.84	3.04	2.29	2.29	2.84	3.04	3.89	3.89	4.44	4.64	1.75	2.24	2.24	2.24	2.24	3.34	3.54	P-0.40	P-0.25	P-0.25	P-0.25	P-0.25	P+0.50	P+0.92	-	-	-	-	-	-	-	-	-	-	-	-	-	P+1.05

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Qualifying - Insured/Insurable: Maximum Amortization of 25 Yrs, Maximum Purchase Price of \$999,999, Qualify at Benchmark Rate - Uninsurable: Any deal with an amortization above 25yrs, Any deal where the value of a property is \$1M and above, Qualify at greater of Benchmark Rate or Contract Rate + 2%