

Closed Terms:	6 MTH	1 YR	2 YR	3 YR	4 YR	5 YR	7 YR	10 YR	VRM Closed	VRM Open	LOC
Posted TD Rates	4.60	3.65	3.95	4.50	5.14	5.49	6.60	6.70	Lender Prime	-	-

Best Discounted Rate By Lender

ATB Financial (see notes)	4.60	2.65	3.10	3.50	4.04	3.89	-	5.45	Prime	-	P + 1
Bridgewater (see notes)	-	5.99	5.75	3.53	-	4.02	-	6.89	P + 1.25	-	-
Concentra (see notes)	4.65	2.99	3.05	3.50	3.99	3.99	-	-	P + .80	-	-
FirstLine (see notes, no pre-apps)	-	-	3.05	3.55	3.89	3.99	5.30	5.40	P -.10	P + .80	P + 1
First National	4.60	2.35	2.95	3.25	3.99	3.99	5.25	5.35	P -.10	-	-
Home Trust (see notes)	-	2.65	-	3.50	-	3.99	-	-	P - .10	-	-
ING Direct	-	2.65	3.15	3.49	3.99	3.99	5.25	5.35	P - .10	-	-
Laurentian Bank (see notes)	3.85	2.75	3.59	3.75	4.24	3.99	5.50	5.60	5 yr= Prime/ 3 yr= Prime	-	P + .90
Macquarie Financial (see notes)	-	2.99	-	3.84	-	4.34	-	-	Prime	-	-
MCAP (see notes)	4.65	3.39	3.59	3.65	4.04	3.79	5.50	5.50	Prime	-	-
Merix Financial (see notes)	5.25	2.65	2.95	3.50	3.85	3.99	6.25	6.45	5 yr= P-.10/ 3 yr= P-.25	-	P + 1
National Bank (see notes)	-	2.30	2.90	3.45	3.90	3.94	5.19	5.40	Prime	-	P + .60
ResMor Trust AAA+ (see notes)	-	2.99	-	3.79	-	3.99	-	-	5 yr= Prime/ 4 yr= P -.05	-	-
Scotia Mtg. Authority (see notes)	4.65	2.35	3.15	3.50	3.99	3.99	5.30	5.90	Prime	P + .80	P + 1
Servus	-	2.75	3.05	3.50	4.04	3.99	-	-	Prime	-	P + 1
Street Capital (see notes)	-	2.85	3.20	3.75	4.20	4.44	-	-	P-.10	-	-
TD Bank	4.60	2.65	2.95	3.50	4.04	4.09	5.30	5.40	Prime	-	-
TMG Branded (see notes)	-	2.89	3.24	3.84	4.24	4.19	-	-	5 yr= P-.10/ 3 yr= P-.25%	-	P + 1

TMG Best Discounted Rate

Closed Terms:	6 MTH	1 YR	2 YR	3 YR	4 YR	5 YR	7 YR	10 YR	VRM Closed	VRM Open	LOC						
Best Lender Rates	3.85	2.30	2.90	3.25	3.85	3.79	5.19	5.35	<table border="1"> <tr> <td>3 yr</td> <td>4 yr</td> <td>5 yr</td> </tr> <tr> <td>P-.25</td> <td>P-.05</td> <td>P-.10</td> </tr> </table>	3 yr	4 yr	5 yr	P-.25	P-.05	P-.10	P+.80	P+.60
3 yr	4 yr	5 yr															
P-.25	P-.05	P-.10															
Best Lenders	LAU	NB	NB	FN	MER	MCAP	NB	ING FN	<table border="1"> <tr> <td>3 yr</td> <td>4 yr</td> <td>5 yr</td> </tr> <tr> <td>MER TMG</td> <td>RES</td> <td>STR ING FN FL TMG MER HOM</td> </tr> </table>	3 yr	4 yr	5 yr	MER TMG	RES	STR ING FN FL TMG MER HOM	SCO FL	National Bank
3 yr	4 yr	5 yr															
MER TMG	RES	STR ING FN FL TMG MER HOM															

MORTGAGE RATE CONDITIONS BY LENDER - Alberta	
ATB Financial	<ul style="list-style-type: none"> • 5 year 30 day quick close rate = 3.89% for deals with beacon scores 600+. • 5 year regular rate = 3.99%.
Bridgewater	<ul style="list-style-type: none"> • 5 year regular Gold AAA+ rate = 4.02%. Subjects required to be complete and document deadline is 5 business days prior to funding.
Concentra	<ul style="list-style-type: none"> • All rates require insurance. No transfers, mobile homes or rentals. Variable mortgage rate is for insured properties only.
Firstline	<ul style="list-style-type: none"> • Quick Close Special takes 10 bps off all standard fixed rates listed above (or basic rates) - ends Jan 31 for deals funding within 30 days from application or by March 2. All supporting documents must be completed and submitted with the application. Contact your BDM or Warren/Shawn for checklist details. Put "Quick Close" in notes. • Firstline rates are for preferred brokers only. LOC must be within a Matrix Mortgage.
First National	<ul style="list-style-type: none"> • 1 and 3 year limited time rate specials are only for new deals that are CMHC insured (no preapprovals, rentals, equity deals or First National refinances).
Home Trust	<ul style="list-style-type: none"> • 5 year 30 day quick close rate = 3.99% for deals with beacon scores 600+. • 5 year regular rate = 4.09% for deals with beacon scores 600+.
Laurentian Bank	<ul style="list-style-type: none"> • 5 year fixed rate = 3.99% for CMHC insured deals. • 5 year fixed rate = 4.09% for discounted GE insured or conventional deals.
Macquarie Financial	<ul style="list-style-type: none"> • (no preapps): 5 yr rate = 4.34% for \$100,000 - \$499,999 high ratio and conventional mortgages. Or \$500,000+ mtgs = 4.24%. • (no preapps): 3 yr rate = 3.84% for \$100,000 - \$499,999 high ratio and conventional mortgages. Or \$500,000+ mtgs = 3.74%. • (no preapps): 1 yr rate = 2.99% for \$100,000 - \$499,999 high ratio and conventional mortgages. Or \$500,000+ mtgs = 2.89%.
MCAP	<ul style="list-style-type: none"> • 5 yr value rate = 3.79%, new owner-occupied mtg/refinances. Qualified income. 620 beacon, 30 day rate guarantee. Lmted pre-pymnt. Clsd unless bona-fide sale. - Loan amount up to \$750,000. Portable to new property. No BFS/revenue/preaps/2nd homes/transfers. Put "The Value Mtg." in notes. • 5 year quick close by Jan 31 insured rate = 3.89%, fully qualified high ratio (no conventional, preapps, rentals, 2nd homes/stated income). Put "Quick Close" in notes. • 5 year regular rate = 3.99%. *All MCAP deals have a document deadline of 10 business days before funding. • VRM rate special of P -.10% also available: you select a maturity date between Oct. 1, 2012 and Nov. 30, 2012 for new deals closing within 30 days of commitment. No stated income, 2nd homes or small rentals. Put "VIP M-Power Customized Maturities" in the notes.

MORTGAGE RATE CONDITIONS BY LENDER - Alberta	
Merix Financial	<ul style="list-style-type: none"> • 5 year regular rate = 3.99%, also applies to pre-approvals (add .10%), switches, ARM conversions for existing clients, conversions and renewals. • 50/50 Wise Mortgage also available: 50% of mortgage amount at current 5 year reg. fixed rate + 50% of mortgage amount at reg. 5 year ARM rate. Submit as 5 year mtg. No transfers/switches/preapps. Put "50/50 Mtg." in notes. • 3 year 30 day rate hold VRM = P-.25%. New business only for fully qualified owner occupied single family deals. No preapps., transfers, switches, rentals, owner occupied rentals, BFS (stated income), new to Canada, flexible down payment, 50/50 Wise Mtg., HELOC, Purchase Plus, 2nd Home or Family Plan. 680 Minimum beacon. Put "MX Q4 Special" in notes. The complete file must be submitted 10 days before closing. Otherwise the regular 3 year VRM = P-.10%. • LOC is only available through the HELOC home equity program.
National Bank	<ul style="list-style-type: none"> • 60 day quick close specials are for new 1 to 5 year mtgs. (no switches or transfers) funding in 60 days from submission. Add .05 for 1 to 5 year regular rates. • LOC must always be for a 1st mortgage.
ResMor Trust AAA+	<ul style="list-style-type: none"> • All deals must be owner occupied or 2nd homes with fully qualified income - no stated income. • 5 year 30 day quick close rate= 3.99% for AAA+ insured first mortgages which close within 30 days of commitment date. • 5 year regular rate = 4.09% for AAA+ mortgages.
Scotia Mtg. Authority	<ul style="list-style-type: none"> • All rates listed earn lower compensation. Regular rates are usually 25 bps more and earn standard fees. Must put the requested rate in notes. • 1 year rate special: No pre-approvals, progressive draws or refinances with multi draws. Put the requested rate in the notes. • Open VRM only available under Total Equity Plan/ Step Program. LOC must be within a STEP mtg. Put the split b/n the fixed portion and LOC in notes.
Street Capital	<ul style="list-style-type: none"> • Rates listed above are regular rates earning lowest compensation level. Must put "regular" in the notes section to indicated the requested rate. • 3 - 10 yr special rates are 10 bps more than listed rates earning medium compensation. Put "special" in the notes to indicate the requested rate. • 3 - 10 yr promo rates are 20 bps more than listed rates earning highest compensation. Put "promo" in the notes to indicate the requested rate.
TMG Branded Mortgage Product	<ul style="list-style-type: none"> • 5 yr no frills = 4.19% - new fully qualified mtgs, refis/transfers/rentals. 30 day rate hold. Lower prepayment option. No BFS/preapps/floatdowns. "No frills" in notes. • 5 year regular rate = 4.34% for fully qualified mtgs. *More info on broker website in folder "Branded Products". • 3 year 30 day quick close VRM = P -.25% ends Jan 15 for deals funding by Feb 15. No preapprovals, transfers or switches. • 5 yr 50/50 Balanced Mtg - 50% of mtg = 4.34% fixed rate + 50% = P-.10% VRM. Fully qualifying, investment/rental or business for self. Submit as 5 yr fixed rate mtg. 90 day rate hold. No transfers/switches/preapps/vacation/2nd homes/ new to Canada. Put "50/50 Balanced Mtg." in notes. • LOC is available through the HELOC program. Refer to the broker website for more details.