

TMG The Mortgage Group Alberta Ltd.

## ALBERTA RATES

Thursday, August 12, 2010

Lender Prime Rate: 2.75%

Qualifying 5 yr Benchmark Rate: 5.59%

Bank of Canada Rate: .75% Next Update: Sept 8

Closed Terms:	6 M	1 YR	2 YR	3 YR	4 YR	5 YR	7 YR	10 YR	VRM Closed				LOC
Posted TD Rates	4.45	3.50	4.00	4.55	5.24	5.59	6.29	6.60	Lender Prime				-
Best Discounted Rate By Lender													
ATB Financial	4.60	2.65	3.40	3.95	4.29	4.15	-	5.85	5 yr = P- .40				P + 1
Bridgewater	-	5.99	5.75	3.69	-	4.34	-	6.89	-				-
Canadiana Financial	-	3.09	3.09	3.69	4.09	4.04	-	-	5 yr= P- .50/ 3 yr= P- .70				P + 1
Concentra	4.55	2.80	3.09	3.65	4.10	4.09	-	-	5 yr = Prime				-
FirstLine	-	-	3.20	3.55	3.99	4.09	4.90	5.25	5 yr = P -.50				P + 1
First National	4.45	2.60	3.35	3.80	4.09	4.09	4.95	5.29	5 yr= P-.65				-
Home Trust	-	2.85	3.45	3.50	3.89	3.85	-	-	5 yr=P-.65/ 3 yr=P-.70/ 1 yr=P-.20				-
ICICI Bank	-	3.05	3.55	3.89	4.10	3.95	-	-	5 yr= P - .60				-
ING Direct	-	2.80	3.45	3.79	3.99	4.05	5.20	5.50	5 yr = P -.65				-
Laurentian Bank	3.95	2.75	3.59	3.75	4.04	4.09	4.94	5.35	5 yr= P-.50/ 3 yr= P-.50				P + .90
Macquarie Financial	-	3.19	-	3.69	-	4.19	-	-	5 yr - P-.20				-
MCAP	4.65	2.90	3.30	3.79	4.29	3.89	5.20	5.50	5 yr=P- .65				-
Merix Financial	5.50	2.70	3.20	2.90	3.99	3.89	6.25	6.45	5 yr= P-.45/ 3 yr= P-.70				P + 1
National Bank	-	2.65	3.04	3.44	3.84	3.94	4.79	5.29	5 yr = P-.50				P + .50
ResMor Trust	-	3.64	-	3.75	-	4.09	-	-	5 yr= P-.40/ 4 yr= P-.35				-
Scotia Mtg. Authority	4.75	2.44	3.30	3.65	3.99	4.09	5.40	6.00	5 yr = P-.15				P + 1
Servus	-	2.60	3.40	3.70	4.05	4.09	-	-	5 yr = P-.40				P + 1
Street Capital	-	2.70	3.20	3.54	3.79	4.09	-	-	5 yr=P-.60/ 3 yr= P-.70/ 1 yr= P-.30				-
TD Bank	4.45	2.60	3.35	3.80	4.09	4.19	4.95	5.29	5 yr = P-.20				-
TMG Branded	-	3.09	3.09	2.90	4.09	3.89	-	-	5 yr= P-.50/ 3 yr= P-.70				P + 1
TMG Best Discounted Rate													
Closed Terms:	6 M	1 YR	2 YR	3 YR	4 YR	5 YR	7 YR	10 YR	VRM Closed				LOC
Best Lender Rates	3.95	2.44	3.04	2.90	3.79	3.85	4.79	5.25	1 yr	3 yr	4 yr	5 yr	P+.50
									P-.20	P-.70	P-35	P-.65	
Best Lenders	LAU	SCO	NBC	MER TMG	STR	HOM	NBC	FL	HOM STR	CAN HOM MER ST TMG	RES	HOM FN ING MCAP	NB

<b>MORTGAGE RATE CONDITIONS BY LENDER - Alberta</b>	
<b>ATB Financial</b>	<ul style="list-style-type: none"> <li>5 year 30 day quick close rate = 4.15% for preferred brokers only.</li> <li>5 year regular rate = 4.29%.</li> </ul>
<b>Bridgewater</b>	<ul style="list-style-type: none"> <li>All listed rates are for Gold AAA+ deals. Subjects required to be complete and document deadline is 5 business days prior to funding.</li> </ul>
<b>Canadiana</b>	<ul style="list-style-type: none"> <li>All deals must be CMHC or GE insured.</li> <li>5 year no frills quick close rate = 4.04%, must close 30 days from application. 10/10 prepayment and .025 penalty for early payout. No BFS/2nd home or new to Canada. Put "no frills" in notes.</li> <li>5 yr regular rate = 4.29%.</li> <li>3 year VRM special pays 50 bps commission. Regular 3 year VRM rate = P- .60%.</li> <li>50/50 5 year mortgage: 50% = 5 year fixed rate + 50% = 5 year VRM. Put "50 50" in notes.</li> </ul>
<b>Concentra</b>	<ul style="list-style-type: none"> <li>5 yr 30 day quick close rate = 4.09%, new owner occupied mtg/refis with 10 day document deadline.</li> <li>5 year regular rate = 4.19%.</li> <li>Listed low rates not for transfers, mobile homes or rentals.</li> <li>VRM is for insured properties only.</li> </ul>
<b>Firstline</b>	<ul style="list-style-type: none"> <li>Firstline burgundy std. rates listed are for preferred brokers only. No preapps.</li> <li>All listed fixed rates are 30 day quick close specials, Aug 31 application and Sept 30 funding deadlines. Put "quick close" in notes. Add .10 for regular rates.</li> <li>Open variable mortgage rate = P+ .80%.</li> <li>LOC must be within a Matrix Mortgage.</li> </ul>
<b>First National</b>	<ul style="list-style-type: none"> <li>3, 4, 5 yr specials for new CMHC/low ratio insured, 120 day commitment. No preap or FN refi. Earns lower commission. Full commission for regular 3 yr =3.75%, reg 4 yr =4.24% and reg 5 yr = 4.29%.</li> <li>5 year VRM only for CMHC insured purchases and refinances, not preapprovals.</li> <li>P-.70% VRM matures by Jun 1 2013, lower com. new 120 day cmnt, CMHC/low ratio, no preap, FN refi.</li> </ul>
<b>Home Trust</b>	<ul style="list-style-type: none"> <li>5 year 45 day quick close rate = 3.85%. "Qk Close" in notes. 5 year regular rate = 4.09%.</li> </ul>
<b>ICICI Bank</b>	<ul style="list-style-type: none"> <li>All listed rates are for high ratio, CMHC insured closed term mortgages only. "Special" in notes.</li> <li>5 yr 45 day quick close= 3.95%. No preap. "Qk Close" in notes. 5 yr regular rate = 4.09%.</li> </ul>
<b>Laurentian Bank</b>	<ul style="list-style-type: none"> <li>CMHC insured: 5 yr 30 day close 1st mtg = 4.24%, no preap. "qk close" in notes. 5 yr reg. rate = 4.29%.</li> <li>Discounted GE insured or convtl: 5 yr 30 day qk close insured 1st mtg = 4.34%, no preapps. "qk close" in notes. 5 yr reg. rate = 4.39%.</li> </ul>
<b>Macquarie Financial</b>	<ul style="list-style-type: none"> <li>5 yr rate = 4.19% for \$100,000 - \$499,999 high ratio/conventional. Or \$500,000+ = 4.09%. No preapp.</li> <li>3 yr rate = 3.69% for \$100,000 - \$499,999 high ratio/conventional. Or \$500,000+ = 3.59%. No preapp.</li> <li>1 yr rate = 3.19% for \$100,000 - \$499,999 high ratio/conventional. Or \$500,000+ = 3.09%. No preapp.</li> </ul>
<b>MCAP</b>	<ul style="list-style-type: none"> <li>All deals are for approved brokers and have a document deadline of 10 business days before funding.</li> <li>5 yr 30 day rate hold value = 3.89%, new owner occupied mtg/refi, no preap/transfer/std income. Limited prepayment. No early payout unless sale. "value" in notes. Low rate = 10 bps less commission.</li> <li>5 yr 45 day quick close = 3.99%, new owner-occupied mtg/refis. No preap/transfer. "quick close" in notes. 5 year regular rate = 4.09%. Put rate in notes. Both low buydown rates = less commission.</li> </ul>

	<ul style="list-style-type: none"><li>• 5 yr VRM VIP MPower = P-.65%, Low buydown rate = less commission. Reg. 5 yr VRM = P-.55%.</li></ul>
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<b>MORTGAGE RATE CONDITIONS BY LENDER - Alberta</b>	
<b>Merix Financial</b>	<ul style="list-style-type: none"> <li>All files must be completed and submitted 10 days before closing.</li> <li>5 yr close by Sept 30 =3.89%, new CMHC fully qlfd, no preap/transfer/HELOC/50/50. "qk close" in notes.</li> <li>5 yr 90 day rate= 4.09%, mtg/switch/HELOC, refis 60 days, no preap. "special" in notes. 5 yr reg =4.19%.</li> <li>3 yr rate= 2.90%, must close by Oct. 15, no preap, 3 yr 50/50. email to get floatdwns. "qk close" in notes.</li> <li>5 yr 50/50 Wise Mtg: 50%= 5 yr rate special + 50%= 5 yr reg VRM. 90 day rate hold. No transfers/switches/preapps. "4.35% 50/50 Mtg." in notes.</li> <li>3 yr 50/50 Wise Mtg: 50%= 3 yr rate special + 50%= P- .70%. 90 day rate hold. No transfers/switches/preapps. "50/50 Mtg." in notes.</li> <li>3 yr VRM = P-.70%, must close in 90 days, have Chicago title insurance. New fully qualified owner occupied purchase/transfer/switches. No preapp, BFS (stated income), new to Canada, flexible down payment, 50/50 Wise Mtg., HELOC, Purchase Plus. "MX Q4 Special" in notes. Reg. 3 yr VRM = P-.10%.</li> <li>LOC is only available through the HELOC home equity program.</li> </ul>
<b>National Bank</b>	<ul style="list-style-type: none"> <li>60 day qk close: new 1-5 year mtgs funding in 60 days from submission. "qk close" in notes. No switches/transfer. Add .05 for 1-5 year reg rates.</li> <li>LOC must always be for a 1st mortgage.</li> </ul>
<b>ResMor Trust</b>	<ul style="list-style-type: none"> <li>All mortgages must be fully qualified (no stated income) AAA+ owner occupied or 2nd home.</li> <li>5 yr 30 day quick close insured 1st mtg = 4.09%. 5 yr regular rate = 4.19%.</li> </ul>
<b>Scotia Mtg. Authority</b>	<ul style="list-style-type: none"> <li>All rates listed earn lower compensation. Regular rates are usually 25 bps more and earn standard fees. Must put the requested rate in notes.</li> <li>1 year rate special: No preapps, progressive draws or multi draw refis. Put requested rate in notes.</li> <li>Open variable mortgage rate = P + .80%, only available under Total Equity Plan/ Step Program.</li> <li>LOC must be within a STEP mtg. Put the split b/n the fixed portion and LOC in notes.</li> </ul>
<b>Street Capital</b>	<ul style="list-style-type: none"> <li>Regular rates listed above earn lowest compensation. Put "regular" in the notes.</li> <li>Special rates earn higher compensation = regular rate + 10 bps. "Special" in notes.</li> <li>3, 4, 5 yr 45 day quick close: reduced commission, new fully qualified owner occupied mtg, refi, transfer. No rental, stated income or preapp. "Quick Close" in notes. Reg. 3 yr=3.59%, 4 yr=3.99%, 5 yr = 4.29%.</li> <li>3 + 5 yr Street Sense closed VRM deals: 1st mtg/refi/transfer, no further refi permitted. Rate is set 5 days before closing. No early payout unless sale (admin fee applies). Max 10% prepayment allowed. Client must live in property's province. Can lock into a Street Sense fixed mtg without penalty. "clsd" in notes.</li> </ul>
<b>TMG Branded</b>	<ul style="list-style-type: none"> <li>All deals must be fully qualified and document deadline is 10 days before closing. Email for floatdowns.</li> <li>5 yr qk close by Sept 30 = 3.89%, new CMHC fully qlfd, no preap/HELOC/50/50. "qk close" in notes.</li> <li>5 yr no frills=4.14% - new fully qualified mtg/refi/transfer/rental. 30 day rate hold. Lower prepymt option. No BFS/preapp/floatdown. "no frills" in notes. 5 yr reg. rate = 4.29%.</li> <li>5 yr fixed special = 4.15%, new CMHC fully qualified mtg/BFS. 90 day rate hold. No preap/transfer/heloc/50/50. "fixed special" in notes.</li> <li>3 yr rate= 2.90%, must close by Oct. 15, no preap or 3 yr 50/50. "qk close" in notes.</li> <li>5 yr 50/50 Balanced Mtg: 50%= 5 yr reg. rate + 50%= 5 yr VRM. Investment/rental/BFS. Submit as 5 yr fixed. 90 day rate hold. No transfer/switch/preapp/vacation/2nd home/new to Canada. "50/50" in notes.</li> <li>3 yr 50/50 Balanced Mtg: 50%= 3 yr reg. rate + 50%= P- .70%. Investment/rental/BFS. Submit as 3 yr fixed. 90 day rate hold. No transfer/switch/preapp/vacation/2nd home/new to Canada. "50/50" in notes.</li> <li>5 year VRM = P -.50%, new purchase, 50/50 or transfer. No preapp.</li> <li>3 year VRM = P -.70% with 5 bps commission buydown. New purchase, 50/50 or transfer. No preapp.</li> <li>3 year regular VRM = P- .60%, earns full commission.</li> </ul>

	<ul style="list-style-type: none"><li>• LOC is available through the HELOC program.</li></ul>
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