

This program is designed for homeowners who would like to purchase, refinance, and transfer mortgage applications with mortgage sizes over \$1,000,000.

<b>Summary</b>	<p>Transaction Types: Purchase, Refinance, Transfer</p> <p>Occupancy: Owner Occupied &amp; Rental Properties</p> <p>Maximum Loan Amount: \$2,000,000</p> <p>Standard Rates Available: <a href="#">Click Here</a> (no promotional rates unless specified otherwise)</p> <p>Jumbo Loan Pricing Promotion Applies to Both Fixed and ARM products (contact RM for full details, promotion can be discontinued without notice)</p> <p>CMLS Partnership Program Eligible (includes potential appraisal reimbursements and extra compensation) Full details <a href="#">Click Here</a></p> <p>CMLS Customer Loyalty Program Available. Full details <a href="#">Click Here</a></p>
<b>Eligibility</b>	<p>Minimum Mortgage Amount: \$150,000</p> <p>Maximum Mortgage Amount: \$2,000,000</p> <p>Minimum Beacon Score Purchase: 680 for all applicants</p> <p>Minimum Beacon Score Refinance: 720 for one applicant, 680 for all applicants</p> <p>Maximum Ratios Purchase: GDS 39, TDS 44</p> <p>Maximum Ratios Refinance / Rentals: GDS 39, TDS 40</p> <p>Maximum Equity Cash Out: \$300,000 (please contact your regional manager to discuss potential exceptions)</p> <p>Rental income subject and non-subject: 50% added to income</p> <p>Rental applications require 6 months P+I payments in provable liquid assets</p>
<b>Appraisal Requirements</b>	<p>Full Appraisal required from our approved appraisers list. Full list available <a href="#">Click Here</a></p> <p>For uninsurable purchase and refinance applications qualifying brokerages may receive appraisal reimbursements under the CMLS Partnership Program. Full details <a href="#">Click Here</a></p> <p>For uninsurable switch/transfers appraisals are mandatory, however reimbursed upon file closing (to a maximum of \$350). Please submit an appraisal reimbursement form to your regional manager. Appraisal reimbursement form <a href="#">Click Here</a></p>
<b>Amortization &amp; Term</b>	<p>Minimum: 10-year amortization (or specific to promotion).</p> <p>Minimum: 5 year</p> <p>Maximum Conventional Uninsured Amortization: 30 years</p>
<b>Ineligible</b>	<p>Following are not available under the Jumbo Loan Program:</p> <ul style="list-style-type: none"> <li>No New to Canada</li> <li>No Stated Income</li> <li>No Purchase Plus Improvements</li> <li>No Rental Properties in Alberta or Saskatchewan</li> <li>No Child Tax Credit</li> <li>No Gross up of Business for Self Income</li> <li>Rental Properties in urban centers with population under 50,000</li> <li>No Bankruptcy or OPD</li> </ul>
<b>Sliding Scale</b>	<p>Single Family Tier 1 Locations: 80% of first 2,500,000, 50% there after</p> <p>Single Family Tier 2 Locations: 80% of first 2,250,000, 50% there after</p> <p>Single Family Tier 3 Locations: 80% of first 2,000,000, 50% there after</p> <p>Single Family Tier 4 Locations: 80% of first 1,500,000, 50% there after</p> <p>Single Family Tier 5 Locations: 80% of first 1,250,000, 50% there after</p> <p>Single Family Tier 6 Locations: 80% of first 1,000,000, 50% there after</p> <p>Condo All Tiers: 80% of first \$1,000,000, 50% there after</p> <p>Full list of Locations on next page</p>

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<b>Tier 1</b>	Greater Vancouver Area including: Vancouver, North Vancouver, West Vancouver, Burnaby, Coquitlam, New Westminster, Port Coquitlam, Port Moody, Richmond, Surrey White Rock
<b>Tier 2</b>	Greater Toronto Area including: Toronto, East York, Etobicoke, North York, Scarborough, Markham, Mississauga, Oakville, Richmond Hill, Thornhill Vaughn (including Concord, Maple, Woodbridge
<b>Tier 3</b>	Aurora, King Township, Kleinberg
<b>Tier 4</b>	Victoria, Sidney, Central Saanich, Esquimalt, Delta (including Tadner, Tsawwassen), Langley
<b>Tier 5</b>	Pitt Meadows, Maple Ridge, Squamish, Kelowna, Lake Country Newmarket, Burlington, Caledon, Pickering
<b>Tier 6</b>	Abbotsford, Mission, Chilliwack, Whistler, Vernon, Coldstream, Calgary, Edmonton, Canmore, Brampton, Halton Hills, Ajax, Whitby, Bradford, West Gwillimbury, East Gwillimbury, Milton, Montreal
<b>Additional</b>	For additional locations please contact your regional manager