



Posted Rates Effective **January 23rd, 2012**; subject to change without notice Latest rates always posted at www.OptimumMortgage.ca

Today's Prime Rate: 3.00%

High-Ratio Insured and Conventional Income-Confirmed			NIQ / Alternative Lending	
Term	Posted Rate	Referral Fees	Posted Rate	Referral Fees
5-Year Fixed	3.59%	80 BPS	OPTION 1 (with fee) - 1-year at 4.50%; \$750 fee - 2-year at 4.35%; 1% fee - 3-year at 4.55%; 1% fee *Minimum beacon 600. OPTION 2 (no fee) - 1-year at 4.75%; \$0 fee - 2-year at 4.80%; 0% fee - 3-year at 4.99%; 0% fee *Minimum beacon 600. Visit our website for current rate special details. For complete NIQ rates, please contact your Regional BDM.	100 BPS (5-Year)
4-Year Fixed	3.49%	70 BPS		90 BPS (4-Year)
3-Year Fixed	3.39%	70 BPS		75 BPS (3-Year)
2-Year Fixed	3.25%	50 BPS		50 BPS (2-Year)
1-Year Fixed	3.19%	50 BPS		50 BPS (1-Year)
1-Year Open	5.99%	N/A		2% Fee, Split (1-Year Open)
5-Year Variable <i>Beacon 680+ Owner-Occupied</i>	Prime (+) 0.10%	80 BPS	100 BPS (5-Year Variable)	
A 20 BPS reduction in Broker Referral Fees = a .05% reduction in interest rate. <u>Insured mortgages through either Genworth or CMHC and/or Conventional Income-Confirmed.</u> - Minimum beacon 620. - Flex-Downs, OPD's, and previous bankruptcies may attract a 50 BPS add-on. No credit assist, and no pre-approvals.			<u>Conventional NIQ (Non-Income-Qualifying) or Alternative Lending Mortgages.</u> - For NIQ/Alternative Lending Rates, please contact your Regional BDM (see bottom of page). - Maximum 25-year amortization available for 1-Year Open, and 5-Year Variable Rate mortgages. - For all other terms, add 0.25% for a 30- year amortizations. - Minimum beacon 500.	
- Locations outside of Optimum Mortgage's geographical lending areas will be considered on a case-by-case basis. Ideally, properties should be located: <ul style="list-style-type: none"> - within 50 km of communities with populations > 100,000; or, - within 10 km of communities with populations between 25,000 and 100,000; or, - within a community with population between 10,000 and 25,000. - Mobile homes, undeveloped land, farms/agricultural, co-ops, rental pools, construction loans, and/or time shares do not qualify. - Prepayment penalty is the greater of IRD or 3 months interest (with IRD calculated against Posted Rate, <u>not</u> Bond Rate). For NIQ/Alternative conventional mortgages, as per previous plus 1% of outstanding mortgage balance.				

Questions? Comments? Deals? Call your BDM,

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