

Best Rates and Promotions

Business for Self. Commissioned. Bruised Credit.

Best Rates

6.79%

1 Year Term
Beacon 680+
1% Lender Fee
50 BPS Referral Fee

6.64%

2 Year Term
Beacon 680+
1% Lender Fee
60 BPS Referral Fee

6.49%

3 Year Term
Beacon 680+
1% Lender Fee
80 BPS Referral Fee

6.49%

4 Year Term
Beacon 680+
1% Lender Fee
90 BPS Referral Fee

Promotions

- **VIP Partner Status brokers get a 25 BPS rate discount**
- **Partner and Preferred Status brokers get a 20 BPS rate discount**
- **ALL brokers have access to our limited time 4 year term offering**

Alternative Lending Rates

Business for Self. Commissioned. Bruised Credit.

Standard Fixed Rate Solutions

Standard Purchases and Refinances	Term	680+	600-679	550-599	500-549	Lender Fee	Referral Fee
	1 Year Fixed	6.79%	6.89%	7.29%	7.69%	1%	50 BPS
	2 Year Fixed	6.64%	6.74%	7.19%	7.59%		60 BPS
	3 Year Fixed	6.49%	6.59%	6.99%	7.39%		80 BPS
	4 Year Fixed	6.49%	6.59%	6.99%	7.39%		90 BPS

Partner Exclusive Fixed Rate Solutions

Not sure if you have access to our discounted partner rates? Reach out to your local BDM.

Partner Exclusive Purchases and Refinances	Term	680+	600-679	550-599	500-549	Lender Fee	Referral Fee
	1 Year Fixed	6.59%	6.69%	7.09%	7.49%	1%	50 BPS
	2 Year Fixed	6.44%	6.54%	6.99%	7.39%		60 BPS
	3 Year Fixed	6.29%	6.39%	6.79%	7.19%		80 BPS
	4 Year Fixed	6.29%	6.39%	6.79%	7.19%		90 BPS

Variable Rate Solutions

Purchases and Refinances	Term	Beacon	Rate	Lender Fee	Referral Fee
	5 Year Variable	600+	Prime + 0.75%	1%	100 BPS

Rate Premiums

CWB Optimum Mortgage strives to keep premiums within the below ranges. Where deals are deemed as an elevated risk, CWB Optimum Mortgage reserves the right to edit all premiums.

Rate Premiums	Pricing
Second Homes	25 BPS
Rental Property	25 BPS - 50 BPS
Non-Conforming	
Bankruptcy/Consumer Proposal/Judgements	25 BPS - 75 BPS
Arrears - CRA or Property Tax	
Location Exceptions	25 BPS - 100 BPS
Other Elevated Risks	

Not sure? Just ask.

Lean on our knowledge
and expertise, today.

Contact your BDM.