

Rate Sheet

Effective Date: July 12 2018
 RMG Prime Rate: 3.70
 Benchmark Rate: 5.34



Please note RMG Mortgages' Prime Rate change effective July 12th

Low Rate Basic Insurable 5 Year Products	LTV	Fixed Rate	Variable Rate	Compensation
High Ratio Purchase/Transfer	>80%*	3.54	P-1.04	110 bps Fixed 120 bps Variable
Insurable Purchase/Transfer	up to 65%	3.59	P-1.09	
	65.01% to 70%	3.64	P-1.04	
	70.01% to 75%	3.84	P-.95	
	75.01% to 80%	3.89	P-.90	
High Ratio Collateral Charge Transfer	>80%*	3.59	P-.99	100 bps Fixed 110 bps Variable

Regular 5 Year Products	LTV	Fixed Rate	Variable Rate	Compensation
High Ratio 45 Day Quick Close	>80%*	3.54	N/A	110 bps
High Ratio Purchase/Transfer	>80%*	3.54	P-1.00	
Insurable Purchase/Transfer	up to 65%	3.59	P-.95	
	>65.01% to 70%	3.64	P-.95	
	>70.01% to 75%	3.84	P-.80	
	>75.01% to 80%	3.89	P-.75	
Uninsurable Purchase/Transfer/Refinance**	up to 80%	4.09	P-.10	

** For Uninsurable Refinances, the minimum beacon score is 700 for primary applicant and a minimum 650 for all other applicants. 30 bps rate premium applies to all Refinance deals with a mortgage amount over \$600,000.
 ** For Uninsurable Purchases/ Transfers, a 30 bps rate premium applies to all deals with a primary applicant beacon score below 680 and/or a mortgage amount over \$600,000.

High Ratio Collateral Charge Transfer	>80%*	3.59	P-.95	100 bps
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High Ratio 5 Year Fixed Cashback	LTV	Cashback	Rate	Compensation
High Ratio Purchase	>80%	1 %	3.94	110 bps
		1.5 %	3.99	100 bps
		2 %	4.24	110 bps
		3 %	4.54	110 bps

Posted Rates	LTV	1 Year	2 Year	3 Year	4 Year
High Ratio Purchase/Transfer	>80%	3.69	3.69	3.54	3.64
Insurable Purchase/Transfer	up to 65%	4.19	3.89	3.79	3.84
	>65% to 80%	4.19	3.89	3.79	3.84
Uninsurable Purchase/Transfer/Refinance**	up to 80%	4.19	3.89	3.79	3.84
	Compensation	45 bps	55 bps	65 bps	65 bps

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 ** For Uninsurable Purchases/ Transfers, a 30 bps rate premium applies to all deals with a primary applicant beacon score below 680 and/or a mortgage amount over \$600,000.

Status Incentive, (Excluding Low Rate Basic)	Super Elite brokers add additional compensation:	15 bps
	Elite Brokers add additional compensation:	5 bps

*If the loan has existing transactional mortgage loan insurance, the LTV can be less than or equal to 80%.

Products or rates subject to change without notice. Mortgage approval is subject to RMG Mortgages policies and guidelines. Promotional offers can be changed or discontinued at any time with or without notice.
Preapprovals: 75 bps rate premium, 1-5 year fixed terms, Purchases only. Qualified on Benchmark rate.