

# Residential Mortgage Rates

Term	<u>CMB Mortgage Rates</u>
Open Mortgage	3.30%
Closed VRM	1.90%
5 year VIP	4.24%
10 year closed	5.59%
5 year No Down Payment	6.10%

Rates may change without notice. This is not an approved rate and clients must meet lender guidelines to qualify. Rates as at June 11, 2010.

(Your company name) provides you with alternative lending through a partnership with C.M.B. Canada Mortgage Brokers Inc. A licensed agent at CMB provides credit solutions for a full spectrum of borrowers with a wide range of products. CMB and (your company name here) has developed a market niche by carefully and prudently developing a relationship with lenders to help people who are purchasing and/or refinancing a property and have had difficulty in obtaining their financing from one of the major banks.

Typically, these customers fall into one of the following categories:

- Small business owners and self-employed people. The majority of these individuals cannot prove enough income to qualify with a major banking institution.
- Borrowers who have equity in their property but may not have provable income that satisfies the major banks.
- People with former credit difficulties that have since been resolved. This includes discharged bankrupts without any waiting period.
- Landed and non-landed immigrants to Canada who do not have a credit history.



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