

PROGRAM DETAILS						
Purpose	<ul> <li>Purchase</li> <li>Transfers</li> <li>Purchase Plus Improvements</li> </ul>					
Occupancy	Owner Occupied					
Product/Term	• 5 Year Fixed					
Amortization	<ul><li>Minimum 5 years</li><li>Maximum 25 years</li></ul>					
Purchase Price	• Maximum \$999,999.99					
Loan Amount	<ul><li>Minimum \$50,000</li><li>Maximum \$924,999.99</li></ul>					
Maximum LTV	<ul> <li>Insured and Insurable ONLY</li> <li>Up to 95% LTV Insured</li> <li>Up to 80% LTV Insurable</li> </ul>					
Portable/Assumable	Yes (subject to RFA approval)					
20% + 20% Prepayment Privilege	<ul> <li>Lump sum up to 20% of the original principal amount</li> <li>20% increase in payment, incremental fixed amount can be added to principal and interest payment</li> </ul>					
Qualifying Occupations	<ul> <li>Firefighter</li> <li>Paramedic</li> <li>Police Officer</li> <li>Registered Practical Nurse</li> <li>Principal</li> <li>Correction Officer</li> <li>Registered Physician</li> <li>Teacher's Aide</li> <li>Border Services</li> </ul>					
Requirements	Recent Letter of Employment & Paystub					
Cashback	<ul> <li>Up to \$2000.00 based on mortgage amount*</li> <li>Payable directly to client's bank account that mortgage payments will be debited from. Payment will be made within 2-3 weeks from funding date.</li> </ul>					
Early Payout Penalty	3 months interest/interest rate differential (IRD)					
Pre-Payment Privileges	<ul><li>May increase regular payment up to 20%</li><li>May apply lump sum payments of up to 20% annually</li></ul>					
Other	<ul> <li>Promo Code "Frontline" to be included in your application notes</li> <li>Max broker buydown 10 bps</li> <li>ASK YOUR RVP: Personalized Frontline Program marketing materials available upon request</li> </ul>					

FRONTLINE CASHBACK					
Loan Amount	\$150,000 - \$299,999	\$300,000 - \$499,999	\$500,000 - \$749,999	\$750,000 +	
Cashback	\$500	\$750	\$1,000	\$2,000	

More information on rates and products can be found at <u>rfa.ca/prime</u>.