

PROGRAM DETAILS						
Purpose	 Purchase Transfers Purchase Plus Improvements 					
Occupancy	Owner Occupied					
Product/Term	• 5 Year Fixed					
Amortization	Minimum 5 yearsMaximum 25 years					
Purchase Price	• Maximum \$999,999.99					
Loan Amount	Minimum \$50,000Maximum \$924,999.99					
Maximum LTV	 Insured and Insurable ONLY Up to 95% LTV Insured Up to 80% LTV Insurable 					
Portable/Assumable	Yes (subject to RFA approval)					
20% + 20% Prepayment Privilege	 Lump sum up to 20% of the original principal amount 20% increase in payment, incremental fixed amount can be added to principal and interest payment 					
Qualifying Occupations	FirefighterParamedicPolice OfficerRegistered Physician	Registered NurseLicensed PracticalNurse TeacherTeacher's Aide	ProfessorPrincipalCorrection OfficerBorder Services			
Requirements	Recent Letter of Employment & Paystub					
Cashback	 Up to \$2000.00 based on mortgage amount* 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. 					
Early Payout Penalty	3 months interest/interest rate differential (IRD)					
Pre-Payment Privileges	May increase regular payment up to 20%May apply lump sum payments of up to 20% annually					
Other	 Promo Code "Frontline" to be included in your application notes Max broker buydown 5 bps ASK YOUR RVP: Personalized Frontline Program marketing materials available upon request 					

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>.