

PROGRAM DETAILS	
Purpose	<ul style="list-style-type: none"> • Purchase • Transfers • Purchase Plus Improvements
Occupancy	<ul style="list-style-type: none"> • Owner Occupied
Product/Term	<ul style="list-style-type: none"> • 5 Year Fixed
Amortization	<ul style="list-style-type: none"> • Minimum: 5 years • Maximum: 25 years • Insured Purchase > 80% LTV: Maximum 30 years provided the following: <ul style="list-style-type: none"> ▪ Property must be Owner Occupied <p>And meet one of the following:</p> <ul style="list-style-type: none"> ▪ Minimum one borrower must be a First Time Home Buyer OR ▪ Property must be New Construction
Purchase Price	<ul style="list-style-type: none"> • Maximum: \$1,499,999.99
Loan Amount	<ul style="list-style-type: none"> • Minimum: \$50,000 • Maximum: \$1,374,999.99
Maximum LTV	<ul style="list-style-type: none"> • Insured and Insurable ONLY • Up to 95% LTV Insured • Up to 80% LTV Insurable
Portable/Assumable	<ul style="list-style-type: none"> • Yes (subject to RFA approval)
20% + 20% Prepayment Privilege	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Firefighter • Paramedic • Police Officer • Registered Physician • Registered Nurse • Registered Practical Nurse • Teacher • Teacher's Aide • Professor • Principal • Correction Officer • Border Services
Requirements	<ul style="list-style-type: none"> • Recent Letter of Employment & Paystub
Cashback	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 3 months interest/interest rate differential (IRD)
Pre-Payment Privileges	<ul style="list-style-type: none"> • May increase regular payment up to 20% • May apply lump sum payments of up to 20% annually
Other	<ul style="list-style-type: none"> • Promo Code "Frontline" to be included in your application notes • Max Broker Buydown: 10 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 rfa.ca/prime.