

Core strengths:



Competitive Rates



Partnerships with Canada Guaranty, CMHC, and Sagen



Digital signature and bank statement submission options



Top-tier turnaround times

Product offering: Purchases, Switches, Ports

Key product features:

650 minimum beacon score

Purchase price must be less than \$1 million¹

Amortization up to 25 years¹

120-day rate hold

Competitive prepayment charge structure for fixed rate loans²

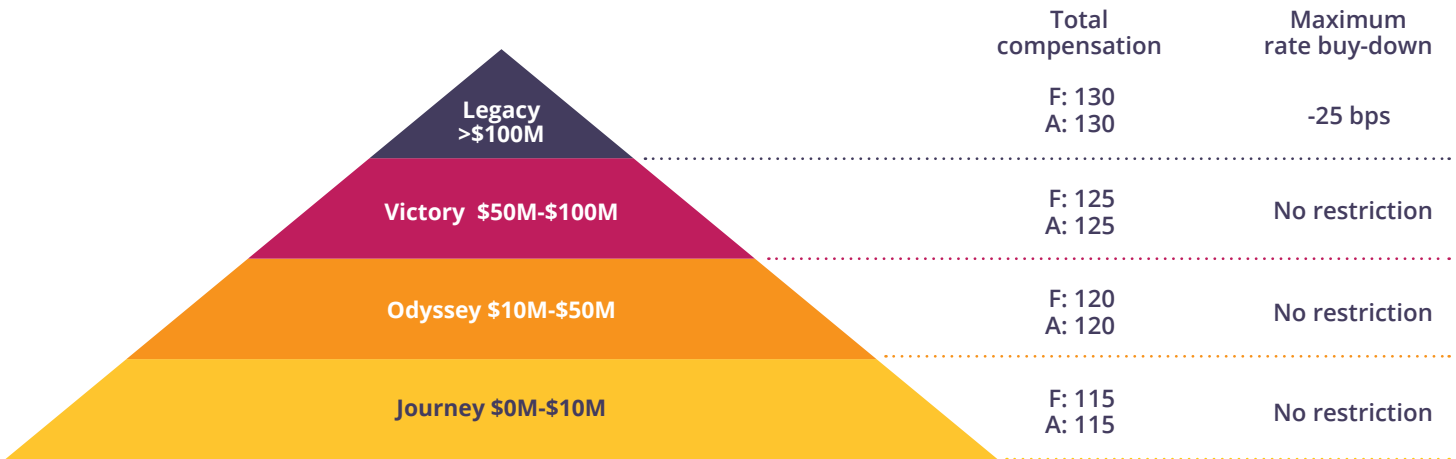
15% payment accelerator + 15% lump-sum payment provisions

¹ Some switches may still qualify on the contract rate, with amortization periods greater than 25 years, purchase prices over \$1 million, and single unit rentals.

² The Mortgage Discharge Advantage flyer goes into further detail on EQB's prepayment charge methodology.

Compensation Structure*:

F: Fixed • A: ARM • Compensation & Max buy-down is in basis points (bps)



Product features:

Eligibility	<ul style="list-style-type: none"> Beacon score \geq 650, max GDS/TDS of 39%/44%
Product details	<ul style="list-style-type: none"> Term: 1-5 years Type: Fixed or ARM Qualifying Rate: Greater of prime + 2 or 5.25%¹ Amortization: 10 years (min), 25 years (max) Minimum property value: \$100,000, minimum loan amount: \$75,000
Property eligibility	<ul style="list-style-type: none"> Single family residential dwellings, condominiums, duplexes, triplexes, 4-plexes, and second homes Minimum square footage: Single family detached: 750 sq. ft., condominium: 500 sq. ft. Owner-occupied (1-4) 2-4 units rental (insurance premium paid by applicants)
Payment frequencies	<ul style="list-style-type: none"> Fixed: Weekly, bi-weekly, accelerated weekly, accelerated bi-weekly, monthly, semi-monthly ARM: Monthly
Switches	<ul style="list-style-type: none"> EQB accepts collateral and conventional registered switches All loans are registered as conventional charges²
Prepayment privileges	Without paying a prepayment charge, once in each 12-month period starting on the Interest Adjustment Date (IAD), your client may: <ul style="list-style-type: none"> Increase regular payment amount by up to 15% Prepay up to 15% of the original principal (min \$1,000)
Prepayment charge	<ul style="list-style-type: none"> Fixed: Greater of three months' interest or IRD³ ARM: Three months' interest

* Requires a signed Equitable Bank Evolution Suite Partnership Program agreement

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² For more information on the charges and fees for Switches refer to the EQB Switch/Transfer Guide.

³ The Mortgage Discharge Advantage flyer goes into further detail on EQB's prepayment charge methodology.