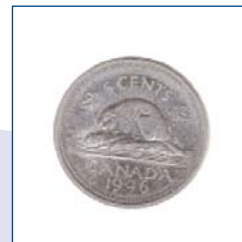
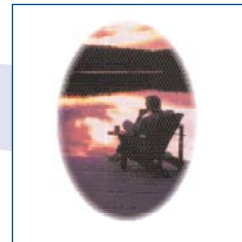
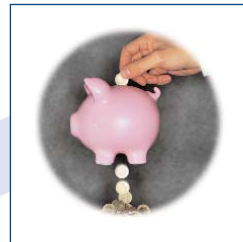


i mortgage™	Target Market	Key Benefits	Key Features
 i secure™	Those who want the security and peace of mind of knowing that their interest rate and payments won't change during the term selected.	Competitive long-term rates with flexible pre-payment and payout options. 90-day rate hold. <i>"Take advantage of today's great rates for a long, long time."</i>	<ul style="list-style-type: none"> • Mortgages up to \$600,000 (\$700,000 in some markets); no maximum if insured • Minimum \$50,000 • Approvals up to 95% of the home's value • 3, 5, 6, 7, 10 year fixed rates • Flexible payment options
 i adjust™	Those who believe that interest rates will remain stable or decrease, but who want flexibility to convert to a fixed-rate mortgage, without penalty, whenever rising rates may become a concern.	Rates based on 90-day Bankers' Acceptances plus 1%. The effective rate has been consistently below competitive variable rate products based on Prime. <i>"Get a great adjustable mortgage rate that puts you in control."</i>	<ul style="list-style-type: none"> • Mortgages up to \$600,000 (\$700,000 in some markets); no maximum if insured • Minimum \$50,000 • Approvals up to 95% of the home's value • 5-year adjustable rate
 i adjust.cap™	Those who want the best of both worlds: the comfort that their rate will never exceed the capped rate, and the ability to benefit from all rate decreases.	Removes the day-to-day worry about when to lock in. You'll never have to second guess any lock-in decision. <i>"Enjoy the benefits of an adjustable rate with the security of a cap."</i>	<ul style="list-style-type: none"> • 90-day Bankers' Acceptances plus 1.75% set up to 7 days prior to closing for the first quarter • Rate cap based on posted cap rate for the selected term. Can be set up to 90 days before closing • 3- and 5-year terms available
 i qualify™	Those who may find it difficult to qualify for a fixed- or adjustable-rate mortgage, such as i secure™ or i adjust™ .	You may now qualify for an insured fixed- or adjustable-rate mortgage. <i>"Get an insured mortgage that meets your needs."</i>	<ul style="list-style-type: none"> • Adjustable rate based on 90-day Bankers' Acceptance plus 1.5% • Fixed rate is 0.5% higher than regular i secure™ • LTV 75.1% to 95% plus insurer premium
 i declare™	The self-employed, including contractors, freelancers, consultants, commission sales professionals, or small business owners.	If your credit is good, you can qualify for the mortgage you want based on your stated income, saving you time. <i>"Mortgage approvals specifically for the self-employed."</i>	<ul style="list-style-type: none"> • Mortgages up to \$600,000 (\$700,000 in Metro Toronto, Vancouver, Victoria) • Minimum \$50,000 • Approvals up to 90% LTV (plus lender fee) • 3- and 5-year fixed rate, 5-year variable
 i deserve™	The self-employed and other independently-minded Canadians who do not want to provide income verification or even a declaration of income.	If you have excellent credit, an easy and stress-free mortgage – no declaration of income; limited employment verification. <i>"A mortgage that requires excellent credit but virtually no documentation."</i>	<ul style="list-style-type: none"> • No income declaration, notice of assessment, and confirmation of business ownership • Debt servicing ratios also not used • Higher rate than i declare™
 i 107™	Those who can afford mortgage payments but don't have a downpayment.	You can get your home now. No downpayment required plus receive 3% cash back. <i>"If you can afford the payments now, you can get the house now."</i>	<ul style="list-style-type: none"> • Mortgages up to \$400,000 (\$500,000 in Metro Toronto, Montreal, Vancouver, Victoria) • Minimum \$75,000 • Approvals up to 107% of the home's value and 3% cash back • 3- and 5-year terms, fixed rate • Purchases only
 i relax™	Recreational property purchases, refinances or second residences.	With as little as 15% down, you can get an easy and quick recreational property mortgage. <i>"Realize your dream of vacation property ownership!"</i>	<ul style="list-style-type: none"> • Mortgages up to \$600,000 • Minimum \$50,000 • Approvals up to 85% LTV (plus lender fee) • 3- and 5-year fixed rate, 5-year variable • Winterized and non-winterized properties qualify or second residences in residential areas
 i invest™	Investment property purchasers. More and more Canadians are looking to diversify their investments to include residential real estate.	Qualify for the funds you need without costly insurance premiums, or leveraging the equity in your principal home. <i>"A mortgage for your investment property without mortgage insurance."</i>	<ul style="list-style-type: none"> • Mortgages up to \$600,000 (\$700,000 in Metro Toronto, Vancouver, Victoria) • Minimum \$50,000 • Approvals up to 85% LTV (plus lender fee) • 3- and 5-year terms, fixed rate
 i second™	Those looking for secondary financing to bypass mortgage insurance, port an existing mortgage, or for debt consolidation.	A fixed or variable-rate mortgage that gives you the money you need at competitive and flexible terms. <i>"Get the money you need with rates you can live with."</i>	<ul style="list-style-type: none"> • Mortgages up to \$100,000 – max \$75,000 for stated income, 2nd residences and investment properties • Minimum \$10,000 • Approvals up to 90% of the value of your home • Fixed rates (min 1 yr; max 5 yr) • Variable rates (min 1 yr).
 i resolve™	Those who have impaired credit because they've maximized their credit cards and other debt.	Get a new mortgage to consolidate debts and restore your credit rating. You'll save on interest costs and have a more manageable monthly payment. <i>"The mortgage that helps you get back on track."</i>	<ul style="list-style-type: none"> • Mortgages up to \$500,000 • Minimum \$50,000 • Approvals up to 90% LTV (plus lender fee) • 3- and 5-year terms, fixed and variable rate
 i 95™	Those who want to purchase with a 5% downpayment without having to qualify for mortgage insurance, are considering an equity take-out for debt consolidation, or want to purchase an owner-occupied four-plex.	Get the home you want with your 5% downpayment. No need to apply for mortgage insurance. <i>"An easier way to use your 5% downpayment and borrow up to \$400,000."</i>	<ul style="list-style-type: none"> • Mortgages up to \$400,000 (\$500,000 in Metro Toronto, Montreal, Vancouver, Victoria) • Minimum \$75,000 • Approvals up to 95% LTV (plus lender fee) • 3- and 5-year terms, fixed rate

i mortgages™

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