

# STRIVE RATES



Rates effective as of May 5, 2023  
12:00 AM ET

**Strive Prime Rate: 6.70%**  
Benchmark Rate: 5.25%

## 5 Year Products

	LTV	Standard Fixed	Standard ARM
<b>Insured Purchase/Transfer</b>	Up to 95%	4.59	P-0.90
	Up to 65%*	4.59	P-0.90
<b>Insurable Purchase/Transfer</b>	65.01 - 70%*	4.69	P-0.75
	70.01 - 75%**	4.79	P-0.55
	75.01 - 80%**	4.89	P-0.55
<b>Commission***</b>		1.15	1.15

### Notes:

- Excluding Quebec and Territories
- Unlimited buy downs, ratio is 5bps of rate for 20bps of commission
- \*Insurable loans less than or equal to 70% LTV: A minimum of one applicant must have a Beacon score > 680
- \*\*Insurable loans between 70.01% - 80% LTV: A minimum of one applicant must have a Beacon score > 720
- Float downs available upon request
- Add 20bps for Pre-approvals
- \*\*\*Compensation reduced by 10bps for collateral transfer/switch files

## Other Terms

	LTV	1 Year	2 Year	3 Year	4 Year
<b>Insured Purchase/Transfer</b>	Up to 95%	6.04	5.74	4.84	5.24
	Up to 65%*	6.34	6.09	4.84	5.44
<b>Insurable Purchase/Transfer</b>	65.01 - 70%*	6.34	6.09	5.14	5.44
	70.01 - 75%**	6.34	6.09	5.14	5.44
	75.01 - 80%**	6.34	6.09	5.14	5.44
<b>Commission***</b>		70	70	75	85

### Notes:

- Excluding Quebec and Territories
- Float downs available upon request
- \*Insurable loans less than or equal to 70% LTV: A minimum of one applicant must have a Beacon score > 680
- \*\*Insurable loans between 70.01% - 80% LTV: A minimum of one applicant must have a Beacon score > 720
- Add 20bps for Pre-approval
- \*\*\*Compensation reduced by 10bps for collateral transfer/switch files
- Buy down ratios:
  - 1yr: 5bps of rate for 5bps of commission (max 30bps of rate)
  - 2yr: 5bps of rate for 10bps of commission (max 30bps of rate)
  - 3yr: 5bps of rate for 15bps of commission (unlimited)
  - 4yr: 5bps of rate for 20bps of commission (unlimited)

Please note that all rates and premiums are subject to change without notice.