

**Impact of CMHC Rate Increase on High Ratio Purchasers**

Purchase Price	\$ 200,000.00
Interest Rate	3.50%
Amortization (Years)	25

Mortgages		CMHC Premium				Example Using Above Criteria						Monthly Payments			Extra Paid over Term	
		Old	New	Increase	% Increase	% Down	Down Payment	Mortgage	Old Fee	New Fee	Difference	Old Rate	New Rate	Extra / Mth	Inc. Premium	Above Premium
Up to and including	85%	1.75%	1.80%	0.05%	2.86%	15%	\$ 30,000.00	\$ 170,000.00	\$ 2,975.00	\$ 3,060.00	\$ 85.00	\$865.95	\$866.38	\$0.43	\$127.66	\$42.66
Up to and including	90%	2.00%	2.40%	0.40%	20.00%	10%	\$ 20,000.00	\$ 180,000.00	\$ 3,600.00	\$ 4,320.00	\$ 720.00	\$919.14	\$922.75	\$3.60	\$1,081.35	\$361.35
Up to and including	95%	2.75%	3.15%	0.40%	14.55%	5%	\$ 10,000.00	\$ 190,000.00	\$ 5,225.00	\$ 5,985.00	\$ 760.00	\$977.34	\$981.15	\$3.80	\$1,141.42	\$381.42

Average Increase: 12.47%

Purchase Price	\$ 300,000.00
Interest Rate	3.50%
Amortization (Years)	25

Mortgages		CMHC Premium				Example Using Above Criteria						Monthly Payments			Extra Paid over Term	
		Old	New	Increase	% Increase	% Down	Down Payment	Mortgage	Old Fee	New Fee	Difference	Old Rate	New Rate	Extra / Mth	Inc. Premium	Above Premium
Up to and including	85%	1.75%	1.80%	0.05%	2.86%	15%	\$ 45,000.00	\$ 255,000.00	\$ 4,462.50	\$ 4,590.00	\$ 127.50	\$1,298.93	\$1,299.57	\$0.64	\$191.49	\$63.99
Up to and including	90%	2.00%	2.40%	0.40%	20.00%	10%	\$ 30,000.00	\$ 270,000.00	\$ 5,400.00	\$ 6,480.00	\$ 1,080.00	\$1,378.72	\$1,384.12	\$5.41	\$1,622.02	\$542.02
Up to and including	95%	2.75%	3.15%	0.40%	14.55%	5%	\$ 15,000.00	\$ 285,000.00	\$ 7,837.50	\$ 8,977.50	\$ 1,140.00	\$1,466.01	\$1,471.72	\$5.71	\$1,712.13	\$572.13

Average Increase: 12.47%

Purchase Price	\$ 400,000.00
Interest Rate	3.50%
Amortization (Years)	25

Mortgages		CMHC Premium				Example Using Above Criteria						Monthly Payments			Extra Paid over Term	
		Old	New	Increase	% Increase	% Down	Down Payment	Mortgage	Old Fee	New Fee	Difference	Old Rate	New Rate	Extra / Mth	Inc. Premium	Above Premium
Up to and including	85%	1.75%	1.80%	0.05%	2.86%	15%	\$ 60,000.00	\$ 340,000.00	\$ 5,950.00	\$ 6,120.00	\$ 170.00	\$1,731.91	\$1,732.76	\$0.85	\$255.32	\$85.32
Up to and including	90%	2.00%	2.40%	0.40%	20.00%	10%	\$ 40,000.00	\$ 360,000.00	\$ 7,200.00	\$ 8,640.00	\$ 1,440.00	\$1,838.29	\$1,845.50	\$7.21	\$2,162.69	\$722.69
Up to and including	95%	2.75%	3.15%	0.40%	14.55%	5%	\$ 20,000.00	\$ 380,000.00	\$ 10,450.00	\$ 11,970.00	\$ 1,520.00	\$1,954.68	\$1,962.29	\$7.61	\$2,282.84	\$762.84

Average Increase: 12.47%

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