

Look Back Rate Guarantee

Our convenient Look Back Rate Guarantee means we do all the rate monitoring for you. Our Look Back guarantees that your client will get our lowest applicable rate available.

We make it easy for you

- Your client always receives a rate equal to, or lower than, the rate indicated on the commitment.
- You are not required to watch rates or complete any paperwork.

Policy specifications

Offer	<p>We will automatically apply the lowest rate for the selected term from the commitment date until five days prior to the advance date, based on a rate hold period of up to 120 days for purchases and up to 60 days for refinances.¹ No further adjustments are permitted after this time.</p> <p>The final rate will be indicated in the welcome letter, along with an amended payment schedule.</p> <p>NOTE: In the event the mortgage closing date extends past the original rate hold period, the interest rate guarantee expires and the mortgage will need to re-qualify based on the new interest rate.</p>
Eligible mortgage type	<ul style="list-style-type: none"> • Conventional or insured residential mortgages • Fixed and Variable Rate Mortgages
Exclusions	Home Equity Line of Credit, blended rate, New Construction Extended Rate and mortgage renewals
Eligible terms	All terms
Rate hold options¹	<ul style="list-style-type: none"> • Purchases – up to 120 days • Refinances – up to 60 days
Broker qualifications	All approved brokers

To learn more about our Look Back Rate Guarantee, please contact B2B Bank Mortgage Services at **1.800.263.8349**, or visit **b2bbank.com/mortgages**.

¹60 day quick closes applies to both purchases and refinances.

All mortgages are funded by, registered in the name of, administered and serviced by B2B Bank. B2B Bank acts solely in the capacity of lender and/or account administrator. B2B Bank is not responsible for determining the suitability of products and services for their clients and for informing them of any related risks. B2B Bank products and services are only available through financial intermediaries. All mortgages are subject to credit approval and B2B Bank's lending criteria. ®B2B BANK and BANKING THAT WORKS FOR BROKERS are registered trademarks of B2B Bank.

