



This edition of Rate-Watch has our latest, best national rates for Canadian mortgages. You may qualify for even better discounts or regional specials, so be sure to contact us to learn about all your rate options.

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Our Best Rates

Consider a mortgage check up in the new year

Our Best Rates

Terms	Posted Rates	Our Rates
6 MONTHS	4.45%	4.40%
1 YEAR	3.50%	2.75%
2 YEARS	3.55%	2.84%
3 YEARS	4.05%	2.99%
4 YEARS	4.79%	3.19%
5 YEARS	5.29%	3.29%
7 YEARS	6.35%	3.99%
10 YEARS	6.75%	4.49%

Rates are subject to change without notice. \*OAC E&OE

Other Rates:

**CURRENT PRIME RATE IS** 3.00%

PRODUCT	RATE
Variable Rate Mortgage: Prime - 0.10	2.90%

**Lower rates may be available in certain regions, or to those with higher credit scores or higher net worth – be sure to check with us for full details.**

Rates are subject to change without notice. Fixed mortgage rates shown in table above and quoted variable mortgage rates are available nationally to qualified individuals.

### Your Mortgage

#### Consider a mortgage check up in the new year

As we begin 2012, consider getting a mortgage check up in the new year to make sure you have the best mortgage strategy for meeting your financial goals.

A personalized mortgage check up is a simple way to ensure:

that your repayment approach suits you, for example with payments structured to maximize mortgage principal reduction,

any consumer debt you may have (such as credit card balances) is transferred to a lower interest rate,

you have access to the lowest-cost funds for renovations, education or other major expenditures.

**Contact me to learn more about your current mortgage options and how to make your home equity work for you.**

**Serving the Waterloo Region, Guelph and Milton**

**LOOKING FOR A MORTGAGE...CALL ME TODAY!**



**MORTGAGE INTELLIGENCE**

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