



**Best Mortgages & Lowest Mortgage Rates at Valueland Mortgages**

**Effective: February 02, 2012**

Term/Year	Rate	Rate Type	"Rate Lock" Days	Open/Closed	Amortization (Min/Max)	Prepayment	Features (1)	Not Applicable (2)	Lender
<b>1</b>	<b>2.49%</b>	Fixed	30	Closed	5-30	10%/Double	P, A, B	No transfer in	Major bank
2	2.59%	Fixed	60	Closed	18-30	15%/15%	P, A, T	Hight Ratio Only	Insurance corp.
3	2.79%	Fixed	120	Closed	18-30	15%/15%	P, A, T	Hight Ratio Only	Insurance corp.
4	2.89%	Fixed	60	Closed	18-30	15%/15%	P, A, T	Hight Ratio Only	Insurance corp.
<b>4</b>	<b>2.99%</b>	<b>Fixed</b>	<b>60</b>	<b>Closed</b>	<b>5-30</b>	<b>10%/Double</b>	<b>P,A, T, B</b>	<b>Closing has to be before 03/31</b>	<b>Major bank</b>
3	2.80%	Vari.	60	Closed	18-30	15%/15%	P, A, T	Hight Ratio Only	Insurance corp.
<b>5</b>	<b>2.75%</b>	<b>Vari.</b>	<b>90</b>	<b>Closed</b>	<b>18-30</b>	<b>15%/15%</b>	<b>P, A, T</b>	<b>No rentals</b>	<b>Insurance corp.</b>
<b>5</b>	<b>2.99%</b>	<b>Fixed</b>	<b>30</b>	<b>Closed</b>	<b>18-30</b>	<b>5% / 5%</b>	<b>P, A, T</b>	<b>No rentals</b>	<b>Insurance corp.</b>
5	3.09%	Fixed	60	Closed	18-30	15% / 15%	P, A, T	Hight Ratio Only	Insurance corp.
5	3.75%	Vari.	120	Open	5-25	Any	P, A, B	HELOC	Major bank
<b>10</b>	<b>3.99%</b>	Fixed	120	Closed	5-35	25%/25%	P, A, T, B		Major bank

1. Mortgage **features**: (1) **P** – Portable to a new property; (2) **A** – Assumable by a new buyer; (3) **T** – Transferable on maturity; (4) **B** – Breakable with penalty clause.
2. Mortgages **applicable** for situations of (1) **Buy/Purchase** of a property; (2) **Refinancing** to get new or extra money; (3) **Transferring** to a new mortgage lender; (4) **Rental** properties are acceptable.
3. Some conditions may apply for the lowest mortgage rates and best mortgages in Canada. Valueland Mortgages makes every effort to provide Canadian homeowners with lowest mortgage rates in Canada and a rate match service (<http://www.valueland.ca/english/news/211.html>)
4. **Smart homeowners in Ontario have used Valueland's services for over eight years.** Valueland now services the Provinces of Ontario, British Columbia and Alberta.
5. **This mortgage list is correct at the time of publication and may be updated without further notice. Click on this link to review the most updated rate sheet:** <http://www.valueland.ca/download/Product%20information/Best-Mortgages-List-Lowest-Mortgage-Rates-from-Valueland-Mortgages.pdf>