



Best Mortgages & Lowest Mortgage Rates at Valueland Mortgages

Effective: September 3, 2010

Term/ Year	Rate	Rate Type	"Rate Lock" Days	Open/ Closed	Amortization (Min/Max)	Prepayment	Features (1)	Applicable (2)	Lender
1	2.19%	Fixed	60	Closed	5-35	10%/Double	P, A, T, B	Buy/Refi	Major bank
3	2.79%	Fixed	60	Closed	18-35	15%/15%	P, A, T, B	Buy/Refi/Trans	Insurance corp.
4	3.77%	Fixed	120	Closed	5-35	20%/25%	P, A, T, B	Buy/Refi/Trans	Bank
3	2.00%	Vari.	60	Closed	18-35	15%/15%	P, A, T, B	Buy/Refi/Trans	Insurance corp.
5*	2.00%	Vari.	120	Closed	5-35	25%/25%	P, A, T, B	Buy/Refi/Trans	Bank
5*	2.00%	Vari.	120	Closed	5-35	20%/Any	P, A, T, B	Buy/Refi/Trans	Major bank
5	3.25%	Vari.	90	HELOC	25	Any	P, A, B	Buy/Refi	Major bank
5**	3.59%	Fixed	60	Closed	18-35	15%/15%	P, A, T, B	Buy/Refi/Trans	Insurance corp.
5	3.95%	Fixed	120	Closed	5-35	25%/25%	P, A, T, B	Buy/Refi/Trans	Bank
10	5.29%	Fixed	90	Closed	5-35	10%/Double	P, A, T, B	Buy/Refi/Trans	Major bank

*** 5 year variable at prime - 0.75%. Minimum mortgage amount is \$350,000.**

**** Not low enough? Closing within 30 days for purchase or refinance, call for a surprise rate!**

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.
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 \(http://www.valueland.ca/english/news/211.html\)](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, Alberta, Manitoba, New Brunswick, Newfoundland and Labrador. Check this out at http://www.valueland.ca/english/service_areas.html
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>
6. **"WYSIWYG"** at Valueland - **What You See Is What You Get** as long as you have the credit history and income required for qualification.