



MORTGAGES

we make mortgages...*make sense*[®]
Lic #10674

Fixed rate mortgages are at a 40 year low.

In the last 3 years home prices have increased in Waterloo region, you've built equity in your home. Why not take advantage of the increase to enhance your cash flow.

5 year Fixed rate* **3.49%**

5 year convertible Variable rate** Prime minus .75

Every mortgage is unique, contact me to discuss your individual needs.

Whether you're preparing to;

- Buy a home
- Refinance
- Obtain a home equity loan

You will have a great rate for the next five years.

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*Rates subject to change without notice, residential properties only, and some conditions apply.

**Variable rate approval based on the Qualifying rate.