



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

**Effective Date: Feb. 07, 2018**

Term/Year	Rate	Rate Type	"Rate Lock" Days	Open/Closed	Amortization (Min/Max)	Prepayment	Features (1)	Notes	Lender
1	2.79%	Fixed	90	Closed	5-25	15% / 15%	P, A, T, B	Primary residence Only	Bank
3	3.04%	Fixed	90	Closed	18-25	15% / 15%	P, A, T, B	Conditions Apply	Insurance Company
3	2.50%	Vari.	120	Closed	18-25	15%/15%	P, A, T, B	Conditions Apply	Insurance Company
5	3.09%	Fixed	90	Closed	18-25	20% / 20%	P, A, T, B	High Ratio Only	Financial Company
5	2.41%	Vari.	90	Closed	5-25	20% / 20%	P, A, T, B	High Ratio Only	Financial Company
The maximum amortization can only be 25 years if the down payment is less than 20%. Talk to a Valueland specialist for more information on how to get 35 years of amortization.									

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. 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.
3. Established in 2002, Valueland services the Provinces of **Ontario, British Columbia and Alberta.**
4. **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://valueland.ca/Uploadcenter/Best-Mortgages-List-Lowest-Mortgage-Rates-from-Valueland-Mortgages.pdf>
5. Please click here to contact one of our mortgage agents: <http://valueland.ca/content/contact-us>