



Best Mortgages & Lowest Mortgage Rates at Valueland Mortgages

Effective: March 5, 2010

Term/Year	Rate	Rate Type	"Rate Lock" Days	Open/Closed	Amortization (Min/Max)	Prepayment	Features (1)	Applicable (2)	Lender
1	2.09%	Fixed	60	Closed	5-35	10%/Double	P, A, T, B	Buy/Refi	A major bank
3	3.25%	Fixed	120	Closed	5-35	20%/25%	P, A, T, B	Buy/Refi/Trans	A major bank
4	3.64%	Fixed	120	Closed	5-35	20%/25%	P, A, T, B	Buy/Refi/Trans	A major bank
3	1.85%	Vari.	60	Closed	18-35	15%/15%	P, A, T, B	Buy/Refi/Trans	Insurance company
5	1.80%	Vari.	120	Closed	5-35	25%/25%	P, A, T, B	Buy/Refi/Trans	A bank
5	1.75%*	Vari.	120	Closed	5-35	20%/Any	P, A, T, B	Buy/Refi/Trans	A major bank
5	3.05%	Vari.	120	Open	5-35	Any	P, A, T, B	Buy/Refi	A major bank
5	2.85%	Vari.	90	HELOC	25	Any	P, A, B	Buy/Refi	A major bank
5	3.49%	Fixed	30	Closed	18-35	5%/5%	P, A, T, B	Buy/Refi/Trans	Insurance company
5	3.69%	Fixed	120	Closed	5-35	20%/25%	P, A, T, B	Buy/Refi	A major bank
10	5.20%	Fixed	120	Closed	5-35	20%/25%	P, A, T, B	Buy/Refi/Trans	A major bank

* This mortgage comes with 1.85% (prime - 0.40%) and 0.40% cashback on closing. 1.75% is equivalent to 1.85% plus 0.40% cashback.

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>)
4. **Smart homeowners in Ontario have used Valueland's services for over seven 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. OAC.**