



Best Mortgages & Lowest Mortgage Rates at Valueland Mortgages

Effective: May 15, 2012

Term/ Year	Rate	Rate Type	"Rate Lock" Days	Open/ Closed	Amortization (Min/Max)	Prepayment	Features (1)	Not Applicable (2)	Lender
1	2.39%	Fixed	30	Closed	5-30	10%/Double	P, A, B	No transfer in	Major bank
2	2.79%	Fixed	30	Closed	5-30	10%/Double	P, A, B	No transfer in	Major bank
3	2.79%	Fixed	30	Closed	5-30	10%/Double	P, A, B		Major bank
4	3.05%	Fixed	120	Closed	5-35	25% / 25%	P, A, B		Major bank
5	*3.14%	Fixed	60	Closed	18-30	15% / 15%	P, A, B, T	No Rental	Insurance Company
3	2.80%	Vari.	60	Closed	18-30	15% / 15%	P, A, T	No Rental	Insurance Company
5	2.79%	Vari.	120	Closed	5-30	20%/20%	P, A, T, B	No transfer in	Trust Company
5	3.65%	Vari.	120	Open	N.A.	Any	P, A, B	HELOC	Major bank
10	3.79%	Fixed	120	Closed	5-35	25%/25%	P, A, B		Major bank

*** 3.14% is given in form of cash back equivalent**

*** Minimum mortgage amount: \$220,000**

*** If you pay 20% down, Valueland has access to lenders that can grant you 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. 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>