



As requested, I'm keeping a close watch on mortgage rates for you.

Thanks for giving me this opportunity to help. As you requested, I'm letting you know that mortgage rates changed today. If you're in a variable rate mortgage, this fluctuation in rates may have an impact on your family budget and future financial plans. As your Mortgage Specialist, I'd be happy to sit down with you, analyze your current situation and discuss what actions you might want to take. Please feel free to contact me anytime.

The following table gives you an idea of the range of rates currently available. Remember, all rates are subject to change without notice. Rest assured I'll update you of the next rate change as soon as it happens!

Rates as of Friday, November 5, 2010

Bank Prime	5 Yr Bonds	1 Yr Fixed	5 Yr Fixed	5 Yr Variable
3.00%	1.98%	2.5%	3.54%	2.35%

Please talk to me to see if these rates are still current and applicable to your specific situation. Although we strive for accuracy, timeliness and completeness, information quoted is not guaranteed and may change at any time.

Mortgage Tip

When it comes to your mortgage, you can never have too much information. With that in mind, I'm providing you with this timely tip.

One of the key indicators affecting mortgage rates is the Unemployment Rate. If you are thinking of buying a house to live in or to rent out, one of the key things to research is the employment situation in your area. If jobs are increasing, housing prices will follow.

Currently, the unemployment rate is holding steady at about 8%, although it has been improving since the spring of this year. This is one of the key reasons why real estate has fared so much better in Canada than in the USA, where unemployment rates are higher.

While stock markets are up to where they were before the crash in 2008, inflation remains low which means, Canadians should continue to enjoy



Christopher Bisson
Principal Broker
Complementary Real
Estate Services Inc.

Franchise/Brokerage
License: M08011080
Phone: 519-763-3900
ext. 1003
Facsimile: 519-763-
5233
Email: [Click Here](#)
Website: [Click Here](#)

low mortgage rates for the coming year. Until the employment situation in the US improves significantly, we won't see rates rise much here in Canada.



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