



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!

**Your Mortgage Centre Office:**  
Complementary Real Estate  
Services Inc.  
343 Waterloo Avenue  
Guelph, Ontario, N1H 3K1

***Rates as of Thursday, June 17, 2010***

Bank Prime	5 Yr Bonds	1 Yr Fixed	5 Yr Fixed	5 Yr Variable
2.50%	2.70%	2.64%	4.49%	2.00%

**Your Mortgage Centre Specialist:**  
Christopher Bisson  
Agent

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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.

GDP grew 1.5% during the first quarter of 2010, and the Unemployment Rate is still hovering over 8%. The big questions are whether we'll continue to see the economy move along at this pace and whether inflation will rise.



Many worry that the 'stimulus' the governments are currently pumping into the economy will create too much inflation, while others think it will have very little effect. Yet many share the belief that unemployment numbers have dropped to their current levels partly because of the money the government is throwing in to stimulate the economy. Nonetheless, any effects should be short lived, and given the lackluster performance of the U.S.'s economy, we shouldn't see any immediate rise of inflation.

With that in mind, fixed rates a year from now will likely be similar to today's rates. So a variable rate may be a good consideration. But the catch is, we're likely to see fixed rates continue to rise and drop, between now and then!

So generally speaking, Variable Rate mortgages are still a good choice for people. Please feel free to call us today if you'd like any help navigating the mortgage maze!

[www.guelphmortgagecentre.com](http://www.guelphmortgagecentre.com)

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