



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 Wednesday, September 22, 2010

Bank Prime	5 Yr Bonds	1 Yr Fixed	5 Yr Fixed	5 Yr Variable
3.00%	2.18%	2.75%	3.79%	2.40%

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.

Statistics Canada reported that the yearly Consumer Price Index, (August 2009 - August 2010) increased to 1.7% due to the 1.8% increase in July of this year.

In addition, Core inflation advanced at a rate of 1.6%. This is all good news for people with mortgages coming up for renewal or for those first time homebuyers who will be getting a mortgage: the lower inflation is, the lower rates tend to be.

Mortgage rates have already declined due to expectations for low inflation in the next 12 months, so watch for them to remain near their current



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levels.

If you or someone you know is looking to buy a home, the rates are low so the timing is right.



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