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MortgageWORKS

Best Mortgage Rates

As of November 1st, 2008

Prime Rate: 4.00%

Variable Rates Open and Closed (starting from):

Prime Rate 4.00%

Fixed, Closed Rates:

Terms	Mortgage Cents	Banks
6 Months	5.80%	6.10%
1 Year	4.35%	6.15%
2 Years	5.35%	6.15%
3 Years	5.49%	6.15%
4 Years	5.59%	6.59%
5 Years	5.40%	6.65%
7 Years	6.20%	7.40%
10 Years	6.45%	7.75%

*** Rates subject to change without notice. ***

Mortgage Cents™ Inc. is a leader in offering custom-tailored mortgage solutions and consultation services to individuals, families and businesses across Canada.

Our service offering:

- 1st and 2nd mortgages
- Pre-approvals, refinancing
- Debt consolidation, lines of credit
- Construction and land financing
- Commercial mortgages, rental properties
- Self employed individuals

Our commitment to you:

- Professional and unbiased advice
- Access over 50 Canadian lenders
- Market-trained, senior account specialists
- Mobile service Canada wide
- 24 -hour application turnaround
- Only one credit check required

Brokerage Licence No. 10318

SMART HOMEOWNERS SAVE ON INTEREST & ACCELERATE DEBT REPAYMENT

During this time of economic uncertainty, now more than ever we need to monitor our spending habits to ensure a prosperous financial future for ourselves and loved ones. Consolidating debt and managing expenses should be at the top of your list if you owe \$15,000 or more outside of your mortgage. Act now as declining home prices will impair your ability to consolidate debt by reducing available home equity and increase borrowing costs.

PRESENT SCENARIO	AMOUNT	INTEREST RATE	MONTHLY EXPENSE
Total Mortgage	\$ 250,000	5.50% (21 year amort.)	\$ 1,666.08
Line of Credit	\$ 15,000	6.00%	\$ 450.00
Credit Cards	\$ 5,000	14.00%	\$ 250.00
Loan	\$ 10,000	8.00%	\$ 300.00
Non-Mortgage Debt	\$ 30,000		\$ 1,000.00
Total Mortgage & Debt	\$ 280,000		\$ 2,666.08

DEBT CONSOLIDATION SCENARIOS

SCENARIO I	AMOUNT	INTEREST RATE	MONTHLY EXPENSE
Total Mortgage	\$ 250,000	5.50% (21 year amort.)	\$ 1,666.08
Secured Line of Credit	\$ 30,000	4.25%	\$ 106.25
Total Mortgage & Debt	\$280,000		\$ 1,772.33

SOLUTION : CONSOLIDATE NON MORTGAGE DEBT INTO ONE LINE OF CREDIT AT A MORE FAVOURABLE INTEREST RATE TO REDUCE INTEREST COSTS

> SAVINGS OF \$ 893.75 PER MONTH <

> CREDIT CARDS, LOANS AND LINE OF CREDIT PAID IN FULL <

SCENARIO II	AMOUNT	INTEREST RATE	MONTHLY EXPENSE
Total Mortgage	\$ 280,000	5.50% (35 year amort.)	\$ 1,492.29

SOLUTION : CONSOLIDATE NON MORTGAGE DEBT BY REFINANCING YOUR MORTGAGE TO TAKE ADVANTAGE OF SURPLUS HOME EQUITY

> SAVINGS OF \$ 1,173.79 PER MONTH <

> CREDIT CARDS, LOANS AND LINE OF CREDIT PAID IN FULL <

Your savings can go towards accelerating your mortgage repayment, protecting loved ones with a life insurance contract or be put towards your investment and retirement plan. Once again, declining home prices mean the equity in your home will shrink making debt consolidation more problematic and expensive. Don't delay and act now to unlock the equity in your home and save.

*Rates shown are for illustration purposes only.