



**Canada Trust**

**Anne Vanidour**  
 Mobile Mortgage  
 Specialist  
 (604) 996-8388



Weekly Watch

October 14, 2011

## Mortgage & Home Equity Line of Credit Rates<sup>1</sup> Effective October 6, 2011

<b>Conventional and NHA Mortgages<sup>2</sup></b>	<b>Posted Rates</b>	<b>Lowest Rates<sup>3</sup></b>
6 Month Convertible	4.45%	4.45%
1 Year Open	6.30%	6.30%
1 Year Closed	3.50%	3.09%
2 Year Closed	3.55%	3.25%
3 Year Closed	4.05%	3.50%
4 Year Closed	4.79%	3.59%
<b>5 Year Closed</b>	<b>5.29%</b>	<b>3.69%</b>
5% CashBack - 5 year term	5.29%	5.29%
5% CashBack - 6 year term	6.16%	6.16%
5% CashBack - 7 year term	6.35%	6.35%
5% CashBack - 10 year term	6.75%	6.75%
6 Year Closed	6.16%	5.11%
7 Year Closed	6.35%	4.90%
10 Year Closed	6.75%	5.14%
<b>Variable Interest Rate Mortgage<sup>4</sup></b>	<b>Posted Rate</b>	<b>APR<sup>6</sup></b>
5 Year Closed <sup>5</sup>	3.00%	3.00%
5 Year Open <sup>5</sup>	4.00%	4.00%
<b>Home Equity Line of Credit Based on TD Prime<sup>7</sup></b>	<b>4.00%<sup>8</sup></b>	<b>4.00%<sup>8</sup></b>

1. Rates subject to change. Some conditions apply. Available for residential properties only and is subject to meeting TD Canada Trust credit granting criteria. 2. Interest calculated semi-annually, not in advance. 3. These rates are discounted rates and are not available with any other interest rate discounts, promotions or offers. Offer may be changed, withdrawn or extended at any time without notice. 4. Rates calculated monthly, not in advance. Rate changes when TD Mortgage Prime changes. 5. TD Mortgage Prime as of October 1, 2010 is 3.00%. 6. Assumes interest rate does not vary over the term. 7. Rate changes when TD Prime changes. Interest calculated daily. 8. TD Prime Rate as of September 8, 2010 is 3.00% per annum. 9. Some conditions apply. Available on new mortgages for residential properties only and is subject to meeting TD Canada Trust credit granting criteria. Offer may be changed, extended or withdrawn at any time without notice.

**Call Me For All Your Mortgage Needs!**

**The More Buyers We Attract  
The Higher Your Sale Price!**



**That's Why We Target Each Lower Mainland  
Community With The Sellers Home!**

**Vancouver**  
www.vancouverhousehunting.com  
vancouverrealestatehomesforsale.com

**Metro-Vancouver/Fraser Valley**  
www.forsalesold.org  
www.jimwilliamsrealtor.com

**Maple Ridge**  
www.jimjoyce.com  
www.mapleridgeoutdoors.com

**Tri-Cities**  
www.forsalesold.org  
remax\_vancouver\_realestate.com

**Pitt Meadows**  
www.forsalesold.net

**Canada**  
www.forsalesold.com



**Sell Your Home  
For The Most Money!**

**Need A Realtor?  
Call 604 463 2000**



RE/MAX LifeStyles Realty



Did you know 38% of the real estate buyers come from the internet, 94% of all adults on the lower mainland of BC are on the internet and start looking six months in advance of selling or buying or both.

**My web sites target mainland communities for buyers  
With Over 2,000,000 Potential Buyer Hits Per Year!**