



CENTUM™

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“Your Xpert Mortgage Service Provider”

The Bank of Canada [announced today](#) that they will again hold rates steady until at least the end of June. There is little doubt that sometime after June 30th rates will increase, but we don't think that the Bank of Canada will be inclined to raise rates dramatically. We will continue to monitor their reports (Watch our [Blog](#) for updates). In the meantime, there are several other factors that people should consider relative to their mortgage financing in the short term:

1. Recent changes to the [Mortgage rules](#) may make it desirable to address your mortgage needs before April 19th.
2. The [HST Transition](#) will start impacting purchases starting on July 1st, 2010.
3. Interest rates are [historically low](#), and they will increase at some point, so now is the time to lock them down.

If you or [anyone you know](#) is considering getting a mortgage, refinancing their existing mortgage, or if you want to learn more about how these factors may impact you, please [contact us](#) for a no obligation review.

March 2010 Mortgage Rates

Term	Our Rates	Posted Bank Rates
Fixed Rate Terms		
1 Year	2.35% ↑	4.35% ↓
3 Year	3.25% →	4.60% →
5 Year	3.64% ↓	5.39% ↓
10 Year	5.20% ↓	6.95% →
Variable Rate Terms		
Prime	2.25% →	
5 Year (Call us for 1.85%)	1.95% ↓	2.45% →

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Each office is independently owned and operated. Rates are based on the most current lender information and may vary based on individual circumstances. Some qualifying requirements apply. Rates are subject to change without notice.