



**Ray Mills, Broker**  
**(250) 517-7608**  
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**Best rates, fast turn-around, professional service**

**PRIME RATE: 2.75%**

**August 18<sup>th</sup>, 2010**

Fixed Terms	1 yr.	3 yr.	4 yr.	5 yr.	7yr	10 yr.
Posted Bank Rates	3.50	4.45	5.14	5.49	6.19	6.50
<b>Bayfield's Best Rates %</b>	<b>2.60</b>	<b>2.90</b>	<b>3.99</b>	<b>3.89</b>	<b>4.85</b>	<b>5.19</b>

\* **5 year Closed Variable Rate Mortgages @ Prime – 0.65% (2.10%)**

\* Home purchases

\* Mobile / Modular homes

\* Rental / Investment property - purchase up to 80% LTV/ Re-finance to 90% LTV

\* Equity Lending up to 65% LTV (Loan to Value) (fees may apply)

\* Debt Consolidation / Re-finances

\* Self employed programs

**I have access to the best rates and best mortgage products in Canada!**

**I will get you into the right mortgage product that meets your needs and at the best rate possible\*\*!**

**Lending anywhere in Canada!**

\*\* On Approved Credit (OAC) - Rates and conditions may change without notice. Broker/Lender fees may apply in some situations.