



Ray Mills, Broker

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Best rates, fast turn-around, professional service

PRIME RATE: 3.00%

June 27th, 2011

Fixed Terms	1 yr.	3 yr.	4 yr.	5 yr.	7yr	10 yr.
Posted Bank Rates	3.70	4.55	5.19	5.59	6.49	6.85
Bayfield's Best Rates % *	3.09	3.55	3.59	3.59	4.79	4.99

- * 5 year Closed Variable Rate Mortgages @ **Prime – 0.75% (2.25% effective June 1, 2011)**
 - * Readvanceable line of credit @ **Prime + 0.50% (open)**
 - * Home purchase (min. 5% down)
- * Rental / Investment property - purchase up to 90% LTV/Re-finance to 80% LTV
 - * Equity Lending up to 65% LTV (Loan to Value) (fees may apply**)
 - * Debt Consolidation / Re-finances (85% LTV) / Line of credit
 - * Private lending – 1st / 2nd mortgage
 - * 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