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Hello,

5% down payment for Investment property

Great news! Another great product that makes investing in real estate easier. Ok, we already have a 40 year amortization mortgage, interest only mortgages, 100% financing with fully discounted rates and now we can buy an investment property with as little as 5% down.

The 5% down rental program is available for single family and multi unit dwellings with up to 4 units upon qualification. If you've been looking at adding some real estate to your portfolio, this may be right for you. Call or email me for more details.


New debt consolidation calculator

Here's an easy way to figure out if consolidating debts will save you money. Just [click on my new Debt Consolidation Calculator](#) and input your current debts...let the calculator do the rest.

Tax Deductible Mortgage

Our friends in the U.S.A have been able to write off the interest on their mortgages for years. Did you know that it is possible to do the same thing here in Canada? It's called the Smith Manoeuvre. And it turns bad debt (non-deductible interest) into good debt (tax deductible interest). [Click here, Smith Manoeuvre, for more information](#) or call me.

Latest on Rates

The Bank of Canada met today to set the overnight rate. As expected, the rate has remained unchanged.. And the Bank Prime is holding steady at 6.00%. The Economists are still forecasting for a decrease of 0.75% in Bank Prime, by the second half of 2007. Fixed rates have held steady, but we could start to see these rates move downward as the bond market is lower. The forecast is for fixed rates to come down by as much as 0.75% in the second half of 2007.  [Click here for the full report](#)

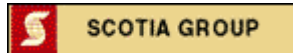
Let me know when I can help more?

Thank you,

Steve Garganis

More Resources to Benefit You ...

- [Self Employed Programs](#)
- [No Money Down Programs](#)
- [Less Than Perfect Credit?](#)
- [Get started with secure, easy to use Online Application](#)
- [Debt Consolidation Calculator](#)
- [Learn More about Steve Garganis](#)



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