## **Steve Garganis**

From: Steve Garganis [steve@needamortgage.ca]

**Sent:** Wednesday, May 30, 2007 12:02 PM

**To:** Tellem Recipient **Subject:** Rates are going up

# Steve Garganis, AMP

**Market Trends** 

Mortgage Consultant, CAAMP Member

Hi again,

#### Expect rates to go up

We can expect both fixed and variable rates to go up. Yesterday, the Bank of Canada did not raise the overnight rate (this affects variable rates). But they did say they are concerned about inflation. I think we can expect rates to go up in the short term. (click here for more details).

### **Debt Consolidation will save you money**

One of the easiest ways to save money is to consider consolidating your debts and using your mortgage to pay less interest. click here to use the <u>Debt Consolidation Calculator</u>

Remember, a \$250,000 mortgage will carry for as little as \$1198/mth.

Let me know when I can help more?

Thank you,

Steve

#### More Resources to Benefit Your...

- 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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We welcome your comments and questions.

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