

Steve Garganis, AMP

Mortgage Consultant, CIMBL Member

Rate Update

[Don't see the images? View the online version](#)

Hello,
Good news...as expected, rates have starting coming down.

Fixed mortgage rates have come down around 0.30% in the past few months. The CIBC Economists are calling for a 1.00% drop in Variable rate and a 0.50% in fixed rates. [Click here](#) to learn more

More good news.... 100% Financing at Fully Discounted Rates with amortization of up to 35 years! It's now easier and more affordable to buy a home today. [click here](#) to learn more. Call me anytime to discuss further.

Did you know a \$250,000 mortgage will carry for around \$1072 per month?

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](#)
- ✚ [Learn More about Steve Garganis](#)



Competition	Term	OUR RATES
5.375 %	Open Variable rate	1.99 %
6.45 %	1 year closed	4.99 %
6.55 %	3 year closed	5.25 %
6.75 %	5 year closed	5.14 %
7.00 %	7 year closed	5.39 %
7.85 %	10 year closed	5.53 %
7.60 %	15 year closed	6.09 %
7.10 %	100% Financing Special	5.30 %

Rates are as of: October 4, 2006



Steve Garganis

Phone: 416-224-0114
Toll Free: 1-866-812-0516
Cell: 905-334-4263
Fax: 1-877-868-0661
E-mail: steve@needamortgage.ca