



Daylight saving time ends

FALL BACK
NOVEMBER 02



The true sign of intelligence is not knowledge but imagination - [Albert Einstein](#)

□

Set your clock back one hour, and then celebrate the occasion with an extra hour of sleep!

Sincerely,


George

At CENTUM, we're always looking out for your best interest[®].

Term	Posted Rates	CENTUM Rates

3 Year	4.35%	2.49%
5 Year	5.35%	2.84%
7 Year	6.35%	3.79%
10 Year	6.75%	4.39%
Prime Rate: 3.00%		
Variable Rate: 2.20%		
Qualifying Rate: 4.79%		
- Rates effective as of October 31, 2014		
*Please note: Rates are subject to change without notice.		

CENTUM broker rates represent the typical discounted rate available to borrowers with strong credit, qualifying income and assets, on conventional real property that meets lending requirements. This data is for information purposes only and should not be relied upon without verification by contacting your CENTUM Mortgage Consultant or the indicated financial institution. Rates are subject to change without notice, are compounded semi-annually and not in advance. In unusual circumstances lender or broker fees may apply.

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