



Looking out for your **Best Interest™**

**RATE Notice!**

As a Valued CENTUM Client our information is your knowledge... **Look at these posted rates.**



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

---

Fixed mortgage rates are now facing serious downward pressure due to bond yields being at their lowest level since April 2013. Fixed mortgage rates are determined by bond yields, so the lower the bond yields, the lower fixed mortgage rates you will see.

Right now, the lowest 5 year fixed is sitting around 2.79%, although most lenders are still around 2.99%. There is room however for lenders to go lower, and we very well may see some lower rates soon should this trend continue... or even stabilize. All it takes is one major lender to make a move on rates and others will start to follow.

If you have a mortgage closing within the next 120 days, there could be an opportunity to secure one of the lowest fixed mortgage rates in history.

Have a safe weekend,  
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%	2.79%
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 January 16, 2015		
*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.*

PLEASE **LIKE** my business 



George Zhelkov

[License # M12000779](#)

CENTUM Mega Mortgage Inc.

License #:12060

Direct: [416-402-7264](tel:416-402-7264)

[GeorgeZhelkov@gmail.com](mailto:GeorgeZhelkov@gmail.com)



**10** great reasons  
to use a mortgage broker

**2015**  
CALENDAR



*Copyright © 2015 George Zhelkov M12000779, All rights reserved.*

**Just a reminder that this email is CASL compliant.  
Don't forget to add [GeorgeZhelkov@gmail.com](mailto:GeorgeZhelkov@gmail.com) to your address book so we'll be sure to land in  
your inbox!**

[unsubscribe](#) [update subscription preferences](#)