



**CENTUM**<sup>®</sup>

Looking out for your **Best Interest**<sup>™</sup>

**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](#)

## Winter is here! Are you prepared?

### Clean Gutters

When your gutters are filled up with leaves and gunk from the fall, it results in ice damming and water damage after snow storms. To avoid this completely, ensure that you clean and clear your gutters of all foliage. For an eco-friendly way to dispose of the gunk you collected out of your gutters, add it to your compost pile.



### Turn Off Outdoor Spigots

Don't wait until a sudden freeze to shut off the water to your outdoor spigots. Frozen water can burst your pipes and cause costly water damage to your home. Turn off water valves, and then open all outdoor spigots to drain leftover water out.

### **Protect Outdoor Furniture**

A harsh winter can damage fabric on hammocks and outdoor furniture. Haul furniture and patio umbrellas into the basement or garage, or cover them with waterproof protectors.

### **Caulking & Weather-stripping Your Windows**

Inspect your house for peeling weather-stripping and caulking, which will let in cold air and let out heated air. Inspect areas around windows and doors. If you see light around frames, then air is escaping. Fix the problem with a tube of caulking and fresh weather-stripping. Also, make sure door sweeps are in good condition, otherwise, repair or replace them, as needed. This can be a simple task you can complete yourself. If your windows look like they need major repair, we suggest calling a professional to replace your windows.

### **Furnace Maintenance**

Don't wait for the first frost to call a professional to give your furnace a pre-winter checkup. He will inspect-and if necessary clean-the blower, evaporator coil, burner assembly and the duct work. At the very least, clean or replace air filters, and remove dust from room registers.

### **Prepare Your Fireplace**

If you use your wood-burning fireplace often, clean and inspect it every year. Make sure the flue is working properly and that fire screens and doors are in good condition. You should cut and stack enough wood to last through the winter, or order more from a local supplier.

### **Keep Your Family Safe At Home**

A home safety check should be an annual ritual in every household. Test smoke and CO monitors, inspect (or install) fire extinguishers, review fire escape plans, and rid your home of old newspapers and other fire hazards.

Please feel free to contact me and I can help you with your financial goals, I can help make it easy to achieve them..

I am always looking out for your best interest.

**Rates remain at all time lows.**

Have a safe weekend,

George



**At CENTUM, we're always looking out for your best interest<sup>®</sup>.**

Term	Posted Rates	CENTUM Rates
3 Year	4.35%	<b>2.49%</b>
5 Year	5.35%	<b>2.89%</b>
7 Year	6.35%	<b>3.79%</b>
10 Year	6.75%	<b>4.39%</b>
<b>Prime Rate: 3.00%</b>		
<b>Variable Rate: 2.20%</b>		
<b>Qualifying Rate: 4.79%</b>		
<i>- Rates effective as of December 05, 2014</i>		
<i>*Please note: Rates are subject to change without notice.</i>		

*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



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