

## **CURRENT MORTGAGE RATES FOR PURCHASES:**

As of Friday December 20<sup>th</sup>, 2024:

*NOTE: All rates have a rate hold of 120 days unless otherwise specified.*

### **INSURED PURCHASE DEALS (Less than 20% down payment):**

#### **FIXED TERMS:**

- 1 year: 6.09%
- 2 year: 5.44%
- 3 year: 4.19% (60 day Rate Hold only)
- 4 year: 4.54%
- 5 year: 4.29% (60 day Rate Hold only)

#### **VARIABLE TERMS:**

- 5 year: Prime minus 0.95% (or 4.50% as of today)

### **CONVENTIONAL PURCHASE DEALS (Purchases with 20% down payment):**

#### **FIXED TERMS:**

- 1 year: 6.44% (30 Year Amortization allowed)
- 2 year: 5.79% (30 Year Amortization allowed)
- 3 year: 4.49% (30 Year Amortization allowed) (60 day Rate Hold Only)
- 4 year: 4.89% (30 Year Amortization allowed)
- 5 year: 4.59% (30 Year Amortization allowed) (60 day Rate Hold Only)

#### **VARIABLE TERMS:**

- 5 year: Prime minus 0.95% (or 4.50% as of today...25 yr max amort...35% down payment)
- 5 year: Prime minus 0.60% (or 4.85% as of today)...30 Year Amortization Allowed

**\*For rates for Refinances or Mortgage Transfers, please contact me.**

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Your mortgage, Consider it done!