

CURRENT MORTGAGE RATES FOR PURCHASES:

As of Friday January 10th, 2025:

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: 4.79%
- 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: 4.79% (35% Down Payment required. 25 year maximum amortization)
- 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.**

Lucas Preston

Mortgage Agent, Level 2

Cell: 647-299-5136

lucaspreston@invis.ca

License #: M08003866

Your mortgage, Consider it done!