



January 10, 2012

Prime Rate: 3.00%

Typical Bank  
Posted Rates

Paragon  
Broker Rates

Closed

6 Month Term	4.45%	4.40%
1 Year Term	3.50%	2.75%
2 Year Term	3.85%	2.99%
3 Year Term	4.35%	3.19%
4 Year Term	4.99%	3.19%
5 Year Term	5.39%	3.25%
7 Year Term	6.35%	3.99%
10 Year Term	6.75%	4.49%

Open

6 Month Term	6.70%	5.45%
1 Year Term	6.30%	4.30%

Variable

5 Year Closed - Prime minus .10%	2.90%
5 Year Open - Prime plus .80%	3.80%
Home Equity Line of Credit - Prime plus .25%	3.75%

Some Available Programs

No Downpayment (Cash Back) Mortgage  
New Residents to Canada  
Investment property financing

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Rates subject to change at anytime without notice, and some conditions may apply. Verico Paragon Broker Rates represent the typical discounted rate available to borrowers with good credit, qualifying income and assets on real property which meet lending value requirements. Available Programs are subject to individual qualification and lender guidelines.