

# Desiree Palfrey

## Mortgage Broker

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### Prime Rate: 3.95%

	<u>Typical Bank Posted Rates</u>	<u>Paragon Discounted Rates</u>
<b><u>Closed</u></b>		
6 Month Term	3.34%	3.30%
1 Year Term	3.59%	3.54%
2 Year Term	3.74%	3.69%
3 Year Term	3.89%	3.64%
4 Year Term	3.94%	3.74%
5 Year Term	5.34%	3.49%
7 Year Term	5.80%	3.99%
10 Year Term	6.10%	3.89%
<b><u>Variable</u></b>		
5 Year Closed - Prime minus 1.00%		2.95%
Home Equity Line of Credit - Prime plus .50%		3.95%

### **Examples of Available Programs**

New Residents to Canada  
Investment Property Financing  
Self-Employed Programs  
Purchase Plus Improvements



Rates as at February 8, 2019. Rates subject to change at any time without notice, and conditions apply. Verico Broker Rates represent the typical discounted rate available to high ratio insured 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/insurer guidelines and approval, and are subject to change without notice.