



Today's Rates

Term	Hbc Mortgage Rates	Other Posted Rates
3 years	5.30%	6.50%
4 years	5.30%	6.70%
5 years	5.25%	6.80%
5 years NF ⁴	5.10%	6.65%
6 years	5.50%	6.90%
7 years	5.55%	6.95%
10 years	5.70%	7.20%
Prime ARM ³	Prime ¹ - 0.8%	Prime
BA ARM ³	BA ² + 0.85%	BA

* Last Updated: 10/30/2006

Rates subject to change without notice

For our latest rates and more information on these mortgages please call 1-877-818-3834

Rates based on approved credit for residential properties. Certain other conditions apply.

Rates are calculated semi annually not in advance. Rates shown are Annual Percentage Rates (APR). Should an appraisal be required or other fees apply, it will increase the APR. APR for adjustable rate mortgages assumes the rate does not vary for the term.

Posted rates are taken from a sample of Canadian Bank Posted rates available on their website.

1. GE Money Mortgage Prime Rate. This rate today is 6.0%.

2. 30 day Bankers Acceptance Rate. This rate today is 4.33%

3. Rate is adjusted first day of every month with change(s), if any, in the Prime or BA Rate.

4. Early payment privileges restricted to increase regular payment amount up to 5% yearly and prepay principal up to 5% yearly.

All other mortgages permit up to 15% payment increase and 15% prepayment of principal yearly.