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**Kenzie MacDermid, Mortgage Agent**  
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**Call for daily interest rate specials!**  
Directly representing more than 30 banks to serve our clients better and save them money. Why work with one bank when you can access them all?

**Renew or Refinance NOW & SAVE!**  
Mortgage rates are on the rise.

**Consider a...**

Current situation	Balance	Payment
Mortgage (@ 5.25%)	\$ 160,000	\$ 953
Car Loan	\$ 18,000	\$ 540
Credit Cards/PLC	\$ 15,000	\$ 450
Penalty to break mortgage	\$ 3,000	\$ 0
<b>Total</b>	<b>\$ 196,000</b>	<b>\$ 1,943</b>

**Now consider a...**

New Mortgage	Balance	Payment
Mortgage (@2.94%*)	\$ 196,000	\$ 926.56
Car Loan	Paid off	-
Credit Cards/PLC	Paid off	-
Penalty to break mortgage	Paid off	-
<b>Total</b>	<b>\$ 196,000</b>	<b>\$ 926.56</b>

\*Rate subject to change. OAC. Payments based on 25-year amortization

**That's a monthly savings of \$1025.44!**

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