

I Didn't Care If I Ever Had Sex Again

BIO-IDENTICAL HORMONE REPLACEMENT THERAPY: Is It Right For You?

**PMS, Peri-Menopause, Menopause, Infertility, Thyroid Imbalance,
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Avita Integrative Health & Restoration Clinic

5A Conestoga Drive, Ste 300, Brampton

905-455-0488

www.avitaintegrativehealth.ca kelly@avitaintegrativehealth.ca



Kenzie MacDermid, Mortgage Agent
FSCO #M08001440

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?

By using the equity in your home, you may be able to refinance your mortgage and consolidate your debt.

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
Total	\$ 196,000	\$ 1,943

Now consider a...

New Mortgage	Balance	Payment
Mortgage (@ 2.99%*)	\$ 196,000	\$ 968
Car Loan	Paid off	-
Credit Cards/PLC	Paid off	-
Penalty to break mortgage	Paid off	-
Total	\$ 196,000	\$ 926.56

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

That's a monthly savings of \$1,017.00!

2011 Readers Choice Award Winner!



To find out how you can save on interest and improve your cash flow, call:

The MacDermid Group Mortgage Professionals

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