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## The European Debt Crisis Could Save You Money on Your Mortgage

This European sovereign debt crisis could lead to substantial interest savings on your existing mortgage. The liquidity concerns that the European banks face (similar to the US Banks in the fall of 2008) has created a unique situation, where short term money (variable rate mortgages) become more expensive and where longer term money (US and Canada bonds) become less expensive -

hence lower fixed rate mortgages. **Fixed rate mortgages are at an all time low.** Since 1975, 83% of the time Canadians would have been better off choosing a variable rate mortgage, I believe we are now in the 17% zone. If you are locked into a fixed rate mortgage at a rate that is higher than 3.5% or currently in a variable mort-

gage but will be up for renewal in the next 24 months, it's time to explore the substantial savings that are possible even with any mortgage penalties. For more information, call or email Peter Motem at 416.786.8395 [pmotem@mortgagealliance.com](mailto:pmotem@mortgagealliance.com)



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