

MORTGAGE RATES THIS WEEK

RATES TAKEN SEPT. 11, 1992

Institutions	Variable	6 Mths.	1 Yr.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.
Bank of Montreal	6-1/4	5.90 6-3/4op	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Canadian Imperial	6-1/4	6-3/4op	7-1/4op	6-7/8	7-3/4	8	8-1/2
Hongkong Bank	6-1/4	5-7/8 6-3/4op	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Laurentian Bank	n/a	5-7/8 7op	6-1/4 7-1/4op	7	7-3/4	8	8-1/2
National Bank	n/a	5.90 6-3/4op	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Royal Bank	6-1/4	5.90 6-7/8op	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Scotiabank	6-1/4	5.90 6-3/4op	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Toronto-Dominion	6-1/4	5.90	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Cabot Trust	n/a	6-1/8	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Canada Trust	n/a	6-1/4op	6	6-7/8	7-3/4	8	8-1/2
Central-Guaranty Trust	n/a	5.90 6-3/4op	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Co-Operative Trust	n/a	5.90 6-3/4op	6-1/4 7-1/4op	6-7/8 7-3/4op	7-3/4 8-3/4op	8	8-1/2
General Trust	n/a	5-7/8 6-3/4op	6-1/4 7-1/4op	6-7/8	7-3/4	8	8-1/2
Household Trust	n/a	7	7	7-1/2	8-1/4	8-1/4	8-5/8
Jet Power Credit Union	6-1/4	7op	6-1/2op	7-1/4op	8	8-1/4	8-3/4
Montreal Trust	n/a	5.90 6-3/4op	6-1/4 7op	6-7/8	7-3/4	8	8-1/2
National Trust	6-1/2	5.90	6-1/4 7-1/4op	7	7-3/4	8	8-1/2
Premier Trust	n/a	5.90	6-1/4 7-1/24p	7	7-3/4	8	8-1/2
Prenor Trust	n/a	6 6-1/2op	6-1/4 6-3/4op	7 7-1/2op	7-3/4	8	8-1/2
Royal Trust	n/a	5.61 6-3/4op	6-1/4 7op	6-7/8	7-5/8	8	8-1/2

Prepared by Fiscal Agents.
Notes: **Interest rate charged subject to adjustment during term of mortgage. *Please consult institutions for term of years available.
All rates are prime rates and subject to change without notice.

R.O.R. = RATES ON REQUEST R/O = RENEWALS ONLY 1/8 - .125
op = OPEN N/A - NOT APPLICABLE 3/8 - .375
-- = NOT QUOTING 5/8 - .625
7/8 - .875



ROYAL CITY REALTY

(FERGUS) LIMITED



Douglas Teddman - Sales Representative

124 St. Andrew St. W., Fergus, Ont.

Office: (519) 843-5400 Res. (519) 848-2553



BEEN LOOKING FOR A COUNTRY ESTATE?
This could be your last look. 2.85 acres of landscaped property. Mature trees line the paved driveway to this 2700 sq. ft. home. Features like a pool, double car garage, pine cath. ceiling in the huge family room extension do little to describe this renovated country charmer. Once you have visited this home you will know why at \$219,900. it will be your last look. Don't get caught looking, act now and call D. Teddman and I will introduce you to your new home. Call D. Teddman at (519) 843-5400 or Res. (519) 848-2553.



STONE HOUSE FORMER CHURCH MANSE
Beautiful setting with large mature trees this 1950 sq. ft. home is ideally suited for a formal English garden. The windows have been replaced, as well as the kitchen cupboards, the bathroom fixtures, the wiring and the furnace. All that is left to do is finish decorating. The living room and dining room hardwood floors are accented by the original trim that is throughout this gracious home. Don't miss the opportunity to buy one of the few remaining gracious stone houses in this area. The time to act is now, especially when the price is \$179,900. Call D. Teddman at (519) 843-5400 or Res. (519) 848-2553.

**\$750.00 MONTH RENT X 12 =
DOWN PAYMENT O.A.C.**

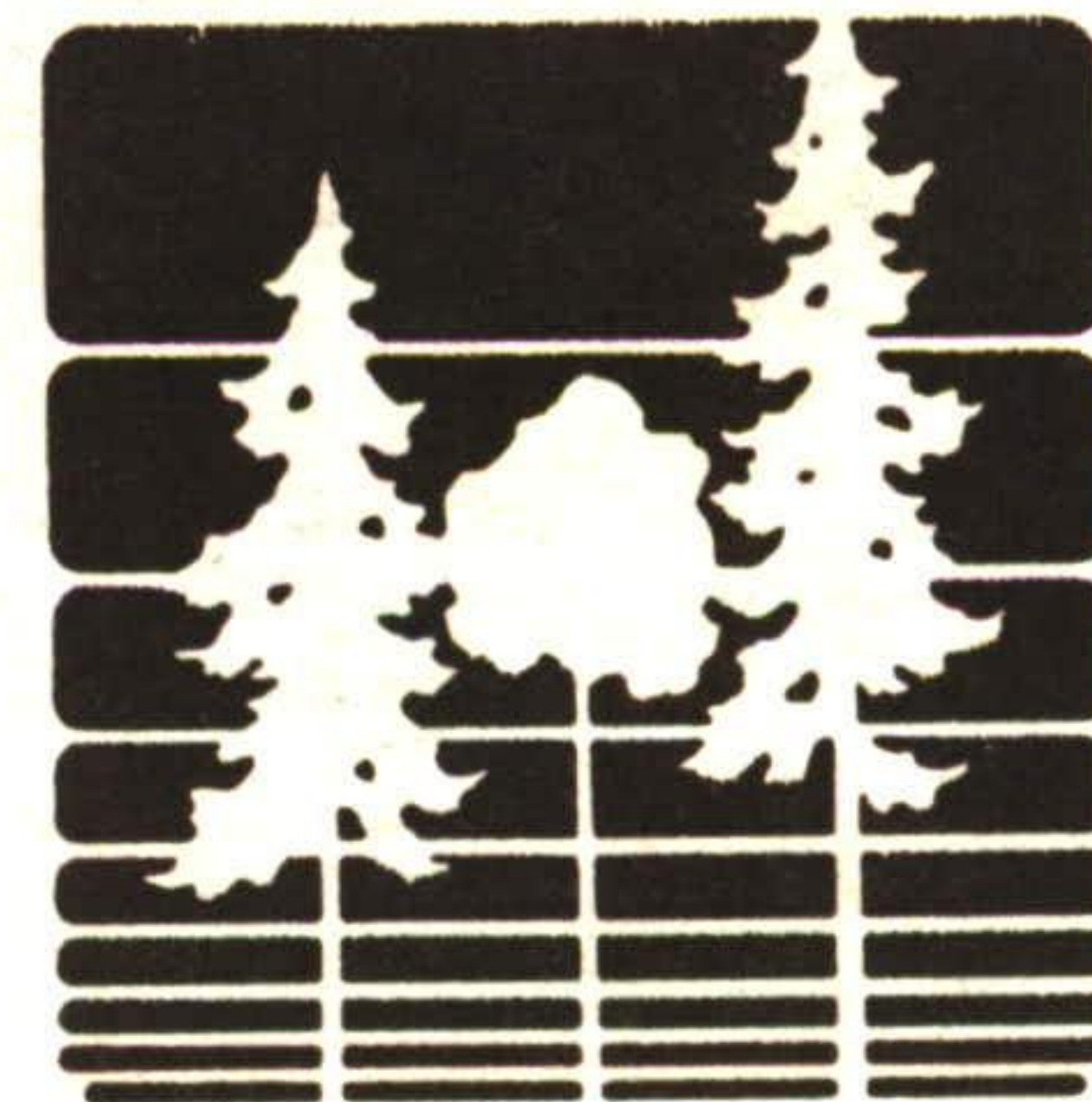
There is still time to choose your rugs and cupboards in these luxury townhouses. Over 1000 sq. ft. of superior built home in a small village that is commutable to Toronto, Guelph, Kitchener. Call now to view the model home and pick out your unit. With this rent to own plan you could be in your new home for the Fall. Call D. Teddman at (519) 843-5400 or Res. (519) 848-2553.

95 ACRES

5 Acres of bush, the rest is in cultivation. Build a country retreat or start a hobby/farm on this pretty property. The land is situated within commuting distance to Toronto, Guelph, Kitchener and is on a paved road. Land is always a good investment, land like this is even a better investment because once you have developed it, its value increases more than your costs. Call D. Teddman for a walk in the country on what could be your own land at \$97,500.00. Call D. Teddman at (519) 843-5400 or Res. (519) 848-2553.

FORESTS GIVE US

THINGS



Countrywide

ALL PRO REALTY INC.

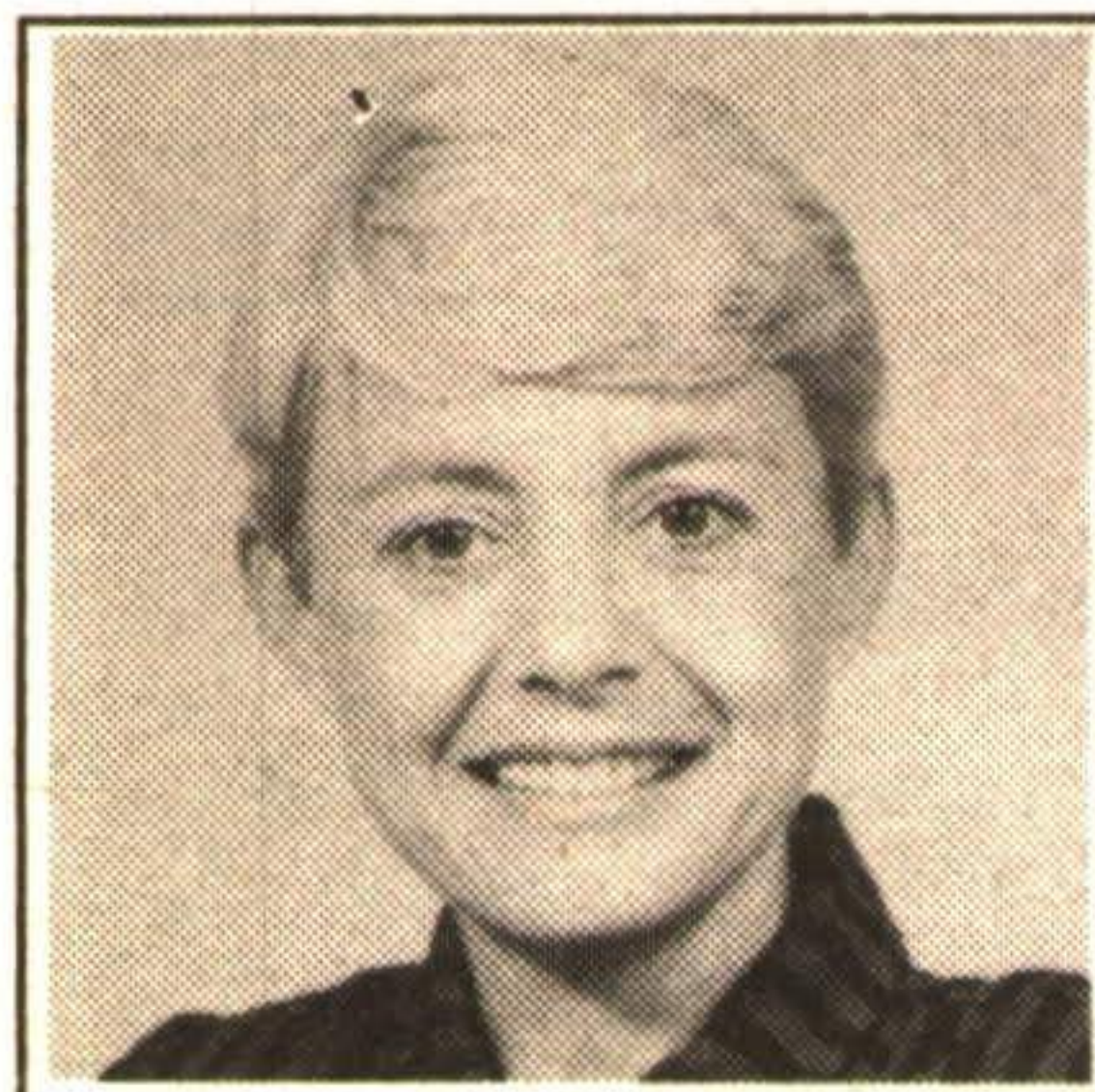
...the obvious choice

873-3377

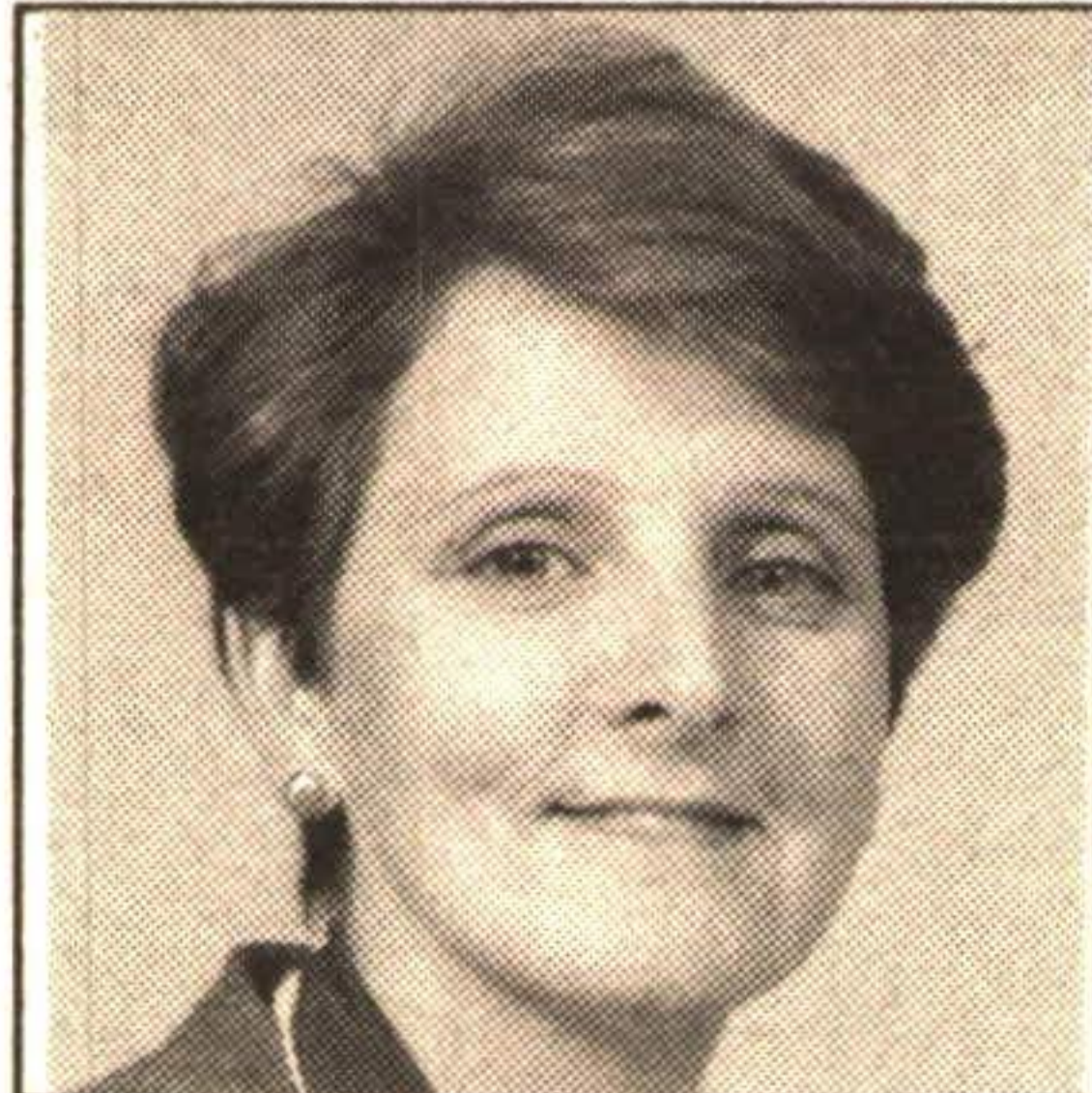
Tor. 874-3057

Countrywide
ALL PRO REALTY INC.

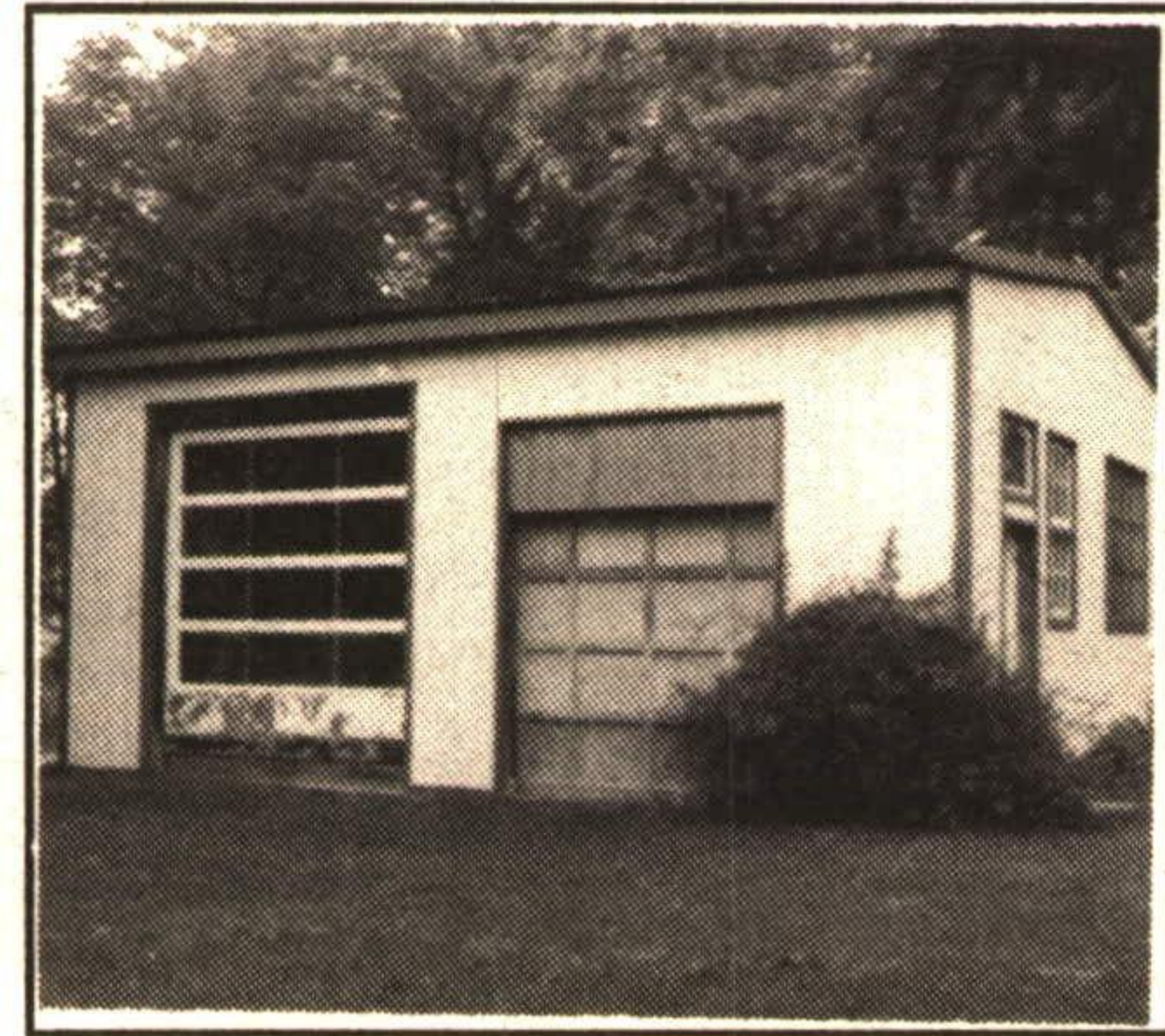
Independent
Member
Broker



**MICHELLE CORNEY
OR
JOAN PARKINSON
SALES REPS.***



BUY ONE GET ONE FREE



25 x 30 shop is free when you buy this 2 bedroom bungalow for **\$199,900.**

Call Joan* or Michelle* to explore the possibilities.
873-3377 874-3057



Cathy Buckrell
Sales Representative*

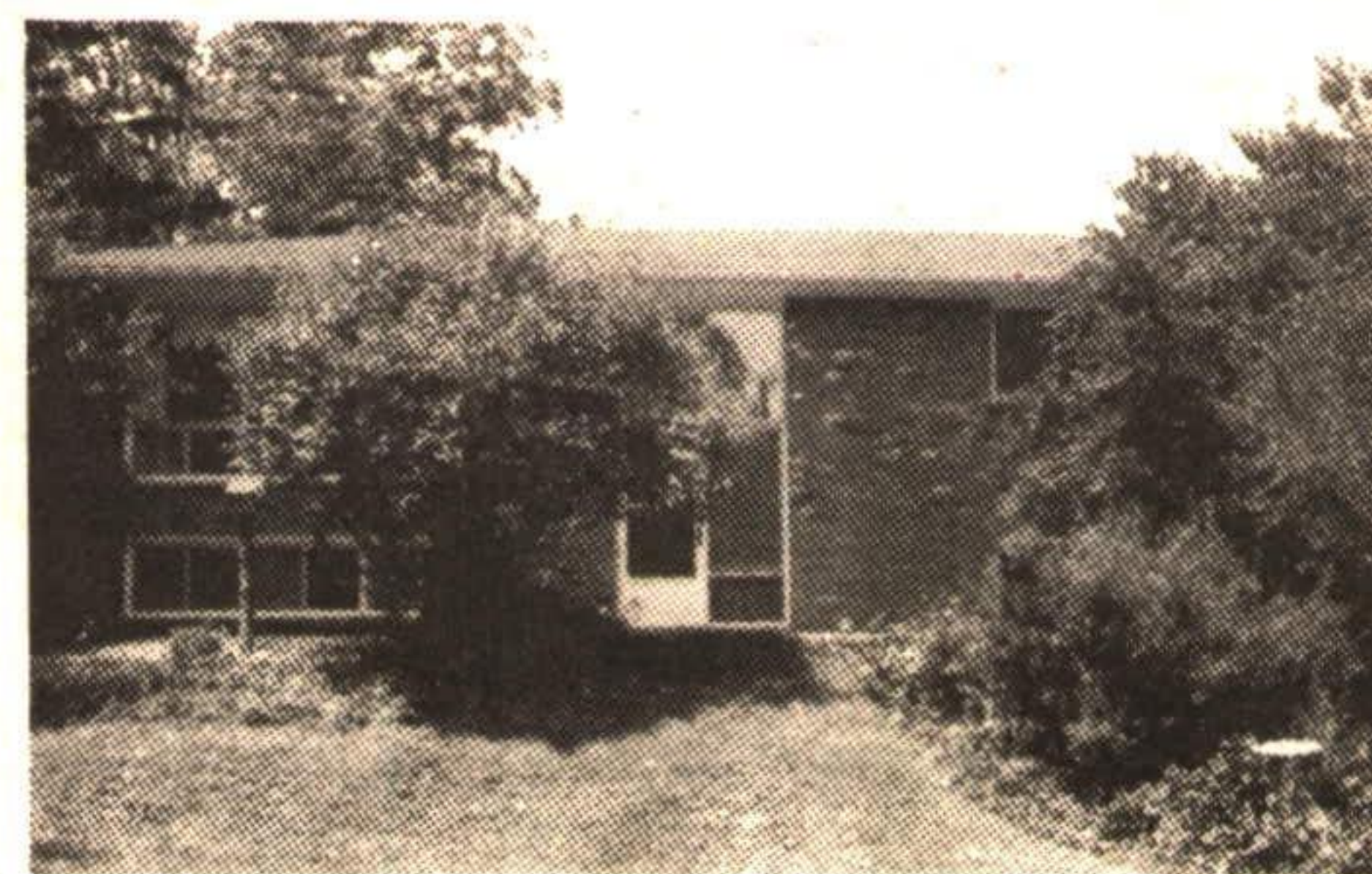
JOHNSTON & DANIEL

LIMITED REALTOR

14386 Creditview Rd. Cheltenham, Ont.

(416) **838-3830**

(416) **846-2270** (Bram/Tor Line)



WONDERFUL PRIVATE LOT

Only \$224,900. in the quiet village of Ballinafad. This home offers absolute privacy, attractively landscaped. Large principle rooms, 4 bdrms., floor to ceiling fireplace, neutral decor. Home shows pride of ownership. CB-3



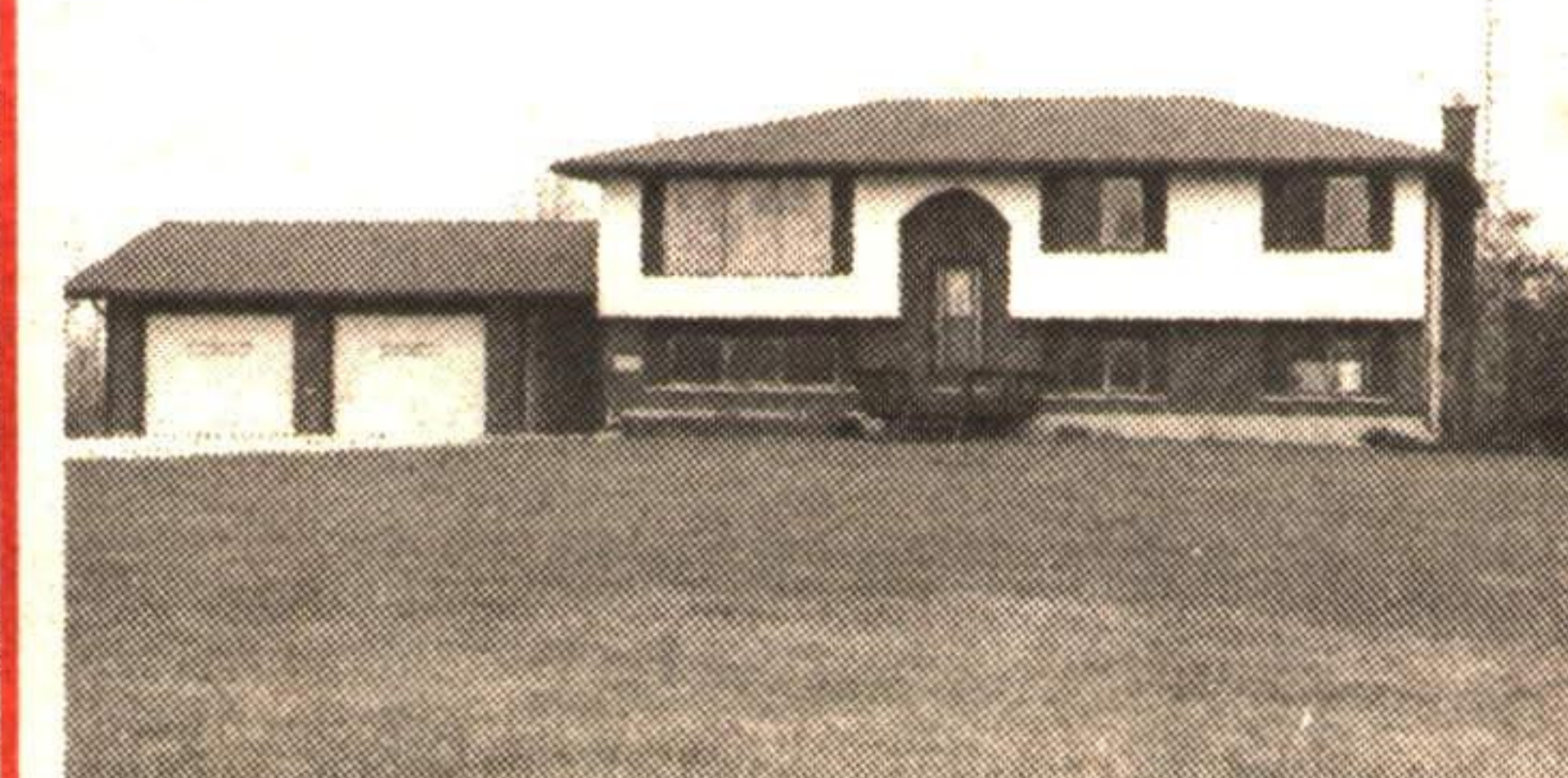
GREAT LOCATION

3 bedroom custom brick & cedar bungalow on 6 lovely acres of open space surrounded by evergreens. Only 10 minutes to Georgetown. \$289,000. CB-5



CUSTOM STONE HOME

Stunning home with charm & character on 5 private acres, complete with bush, stream, & pool. Open concept soaring cathedral ceilings, gourmet kitchen, leaded windows. A fabulous family home. \$448,000. CB-2



IMMACULATE COUNTRY HOME

4 bedroom raised bungalow on 10 private acres, spring fed pond, suitable land for horses. 2000+ saleable pine & spruce trees. Only \$269,000. CB-4