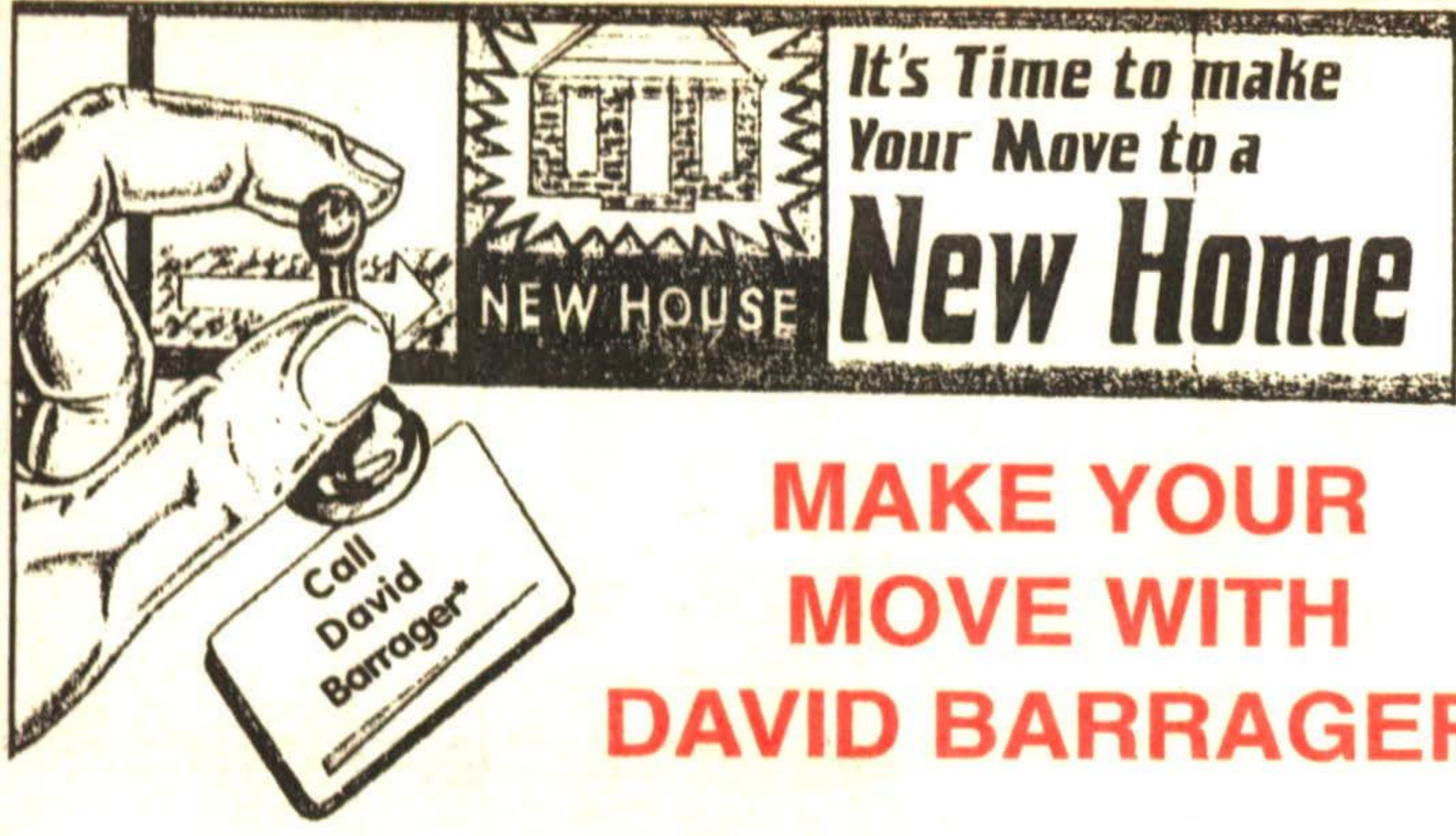


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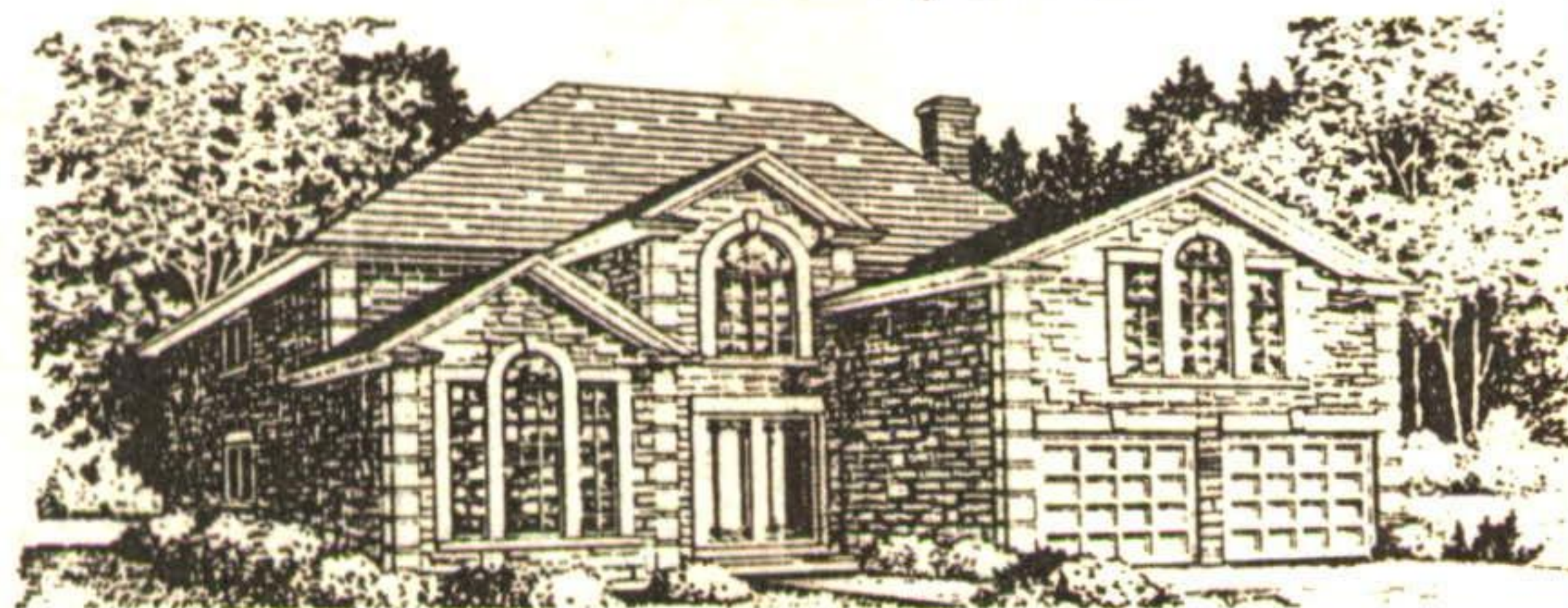


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Recession: To many of us it means tough times, it means living from pay cheque to pay cheque along with the insecurity of job loss. During the past year, many have accumulated debt just to pay bills and survive.

Our leading economic indicators have pointed towards a stronger recovering in the near future and now is the time to take advantage of the lowest interest rates in the past twenty years.

Homeowners with equity in their homes, can use the equity to their advantage and save because of the lowest interest rates. Sometimes the new monthly payment, including the consolidation of the outstanding debt, is lower than the current monthly payments.

Look at the following scenario:

Current mortgage balance	=	\$ 80,000.00
Current rate	=	12%
Current value of property	=	\$125,000.00
Current outside debt to be consolidated	=	\$ 10,000.00
Payment on outside debt	=	\$ 350.00
Current monthly payment	=	\$ 864.80

		(20 yr. amortization)
Total Current monthly payments	=	\$ 1,214.80
New mortgage amount	=	\$ 90,000.00
New rate	=	8.75%

		(5 year term)
New monthly payment	=	\$ 734.44

Saving of **\$484.36** per month and no other debt!!!!

Call your professional mortgage broker and inquire further about all the details. Your broker can offer free consultation and keep your best interests in mind.

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