

there is a difference in formalwear



for men at their best



## GROOM'S COMPLIMENTARY TUXEDO RENTAL PACKAGE

Groom receives a tuxedo rental package up to the average value of four paid rental packages. Additional or optional accessories are extra. Damage waiver surcharge is applicable. \$59.99 price category excluded.

Register your wedding by placing one order on or before March 4, 2007 and everyone can save \$20 on their tuxedo rental package. \$59.99 price category excluded.



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## My home, your home or our home

When considering your living accommodation after you're married, there's nothing quite like owning your own home together. It's not yours or mine; it's ours, and maybe a place to start a family.

If you are lucky enough to have received money for a down payment as a wedding gift, or one or both of you owns a house or condo you're considering selling to trade-up to a family home, it's really worthwhile talking to a mortgage expert before you talk to the real estate agent. Gathering relevant financial information is your first step to home ownership. Before you fall in love with a home, you'll want to know that your financing has already been arranged, and the following questions have been answered:

- How much can we afford?
- What's a comfortable mortgage payment for us?
- What are the additional costs?
- How fast do we want to pay down our mortgage?

In fact, many real estate agents may

encourage you to get a pre-approval before they begin working with you; and, when you have your mortgage financing arrangements in place it indicates to prospective vendors that you are a serious buyer. It also gives you the security of negotiating a house price that falls comfortably within your budget.

Consider applying for a CIBC Pre-Approved Mortgage Certificate and shop for your first home together with confidence. You get a guaranteed interest rate for 60 days from the date of the pre-approval certificate (or 90 days if you are considering buying a new construction home), plus the lowest CIBC rate that occurs for that mortgage during the guaranteed period—whether the mortgage rates go up or down.

A CIBC advisor can discuss your specific situation and give you all the information you need, or visit [www.cibc.com/mortgages](http://www.cibc.com/mortgages) for useful mortgage calculators and articles to help you with your research.

—News Canada



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