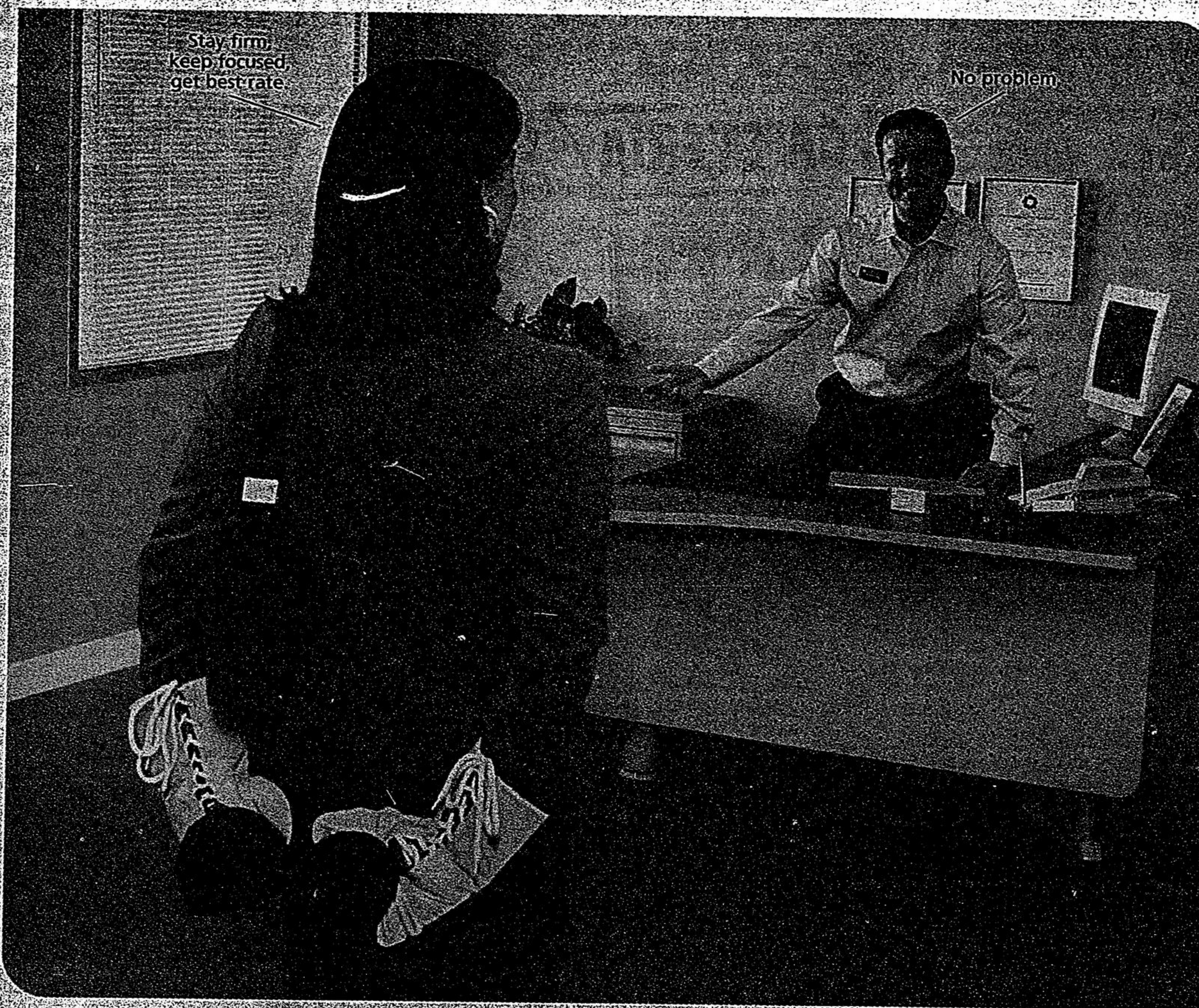


## No need to haggle for our Best Rate Mortgages.



**5.50%**  
Fixed Rate

**4.35%**  
Variable Rate

### Our 5-year Best Rate Mortgages: It's never been easier.

A Best Rate Mortgage® from TD Canada Trust means just that. You're offered our lowest 5-year rates upfront, on both our fixed and variable Best Rate Mortgages†. Without haggling.

It doesn't matter if you're purchasing a home, transferring your mortgage from another bank, refinancing or simply renewing. Thanks to our exceptional haggle-free rates, it's easy to feel comfortable getting your mortgage.

With no haggling, there's more time to consider other things. Like whether you want the security of a fixed rate that stays

the same or the flexibility of a variable rate guaranteed under TD prime‡ for the full term. Either way, it's comfort you'll enjoy.

At TD Canada Trust, we can answer all your questions and help you find a mortgage which best fits your needs. Just visit your local branch or call now to book an in-home appointment with a Mobile Mortgage Specialist.

And if you're purchasing a home, ask about our Home Buyer Incentive of up to \$750\*\*††. It's that little bit extra when you need it the most. Now, if only moving were this easy.



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**Canada Trust**

Banking can be this comfortable

\*Rates as of August 14, 2003. Subject to change. †Our 5-year Best Rate Mortgage rate is the lowest 5-year fixed rate and our Best Rate Under Prime Mortgage rate is the lowest 5-year variable rate committed to on a given day to a typical bank customer. Applies to residential properties only and is subject to meeting TD Canada Trust lending criteria. ‡Not available in combination with any other rate discounts, promotions or offers. Some conditions and exceptions may apply. ††Rate is adjusted monthly to reflect the latest change in the TD Prime rate. †††Eligible purchasers will receive a Home Buyer Incentive of up to \$750 on the funding date. Ask for details. Not available on renewals. Offer may be changed, withdrawn or extended at any time. ®Trade-mark of The Toronto-Dominion Bank.