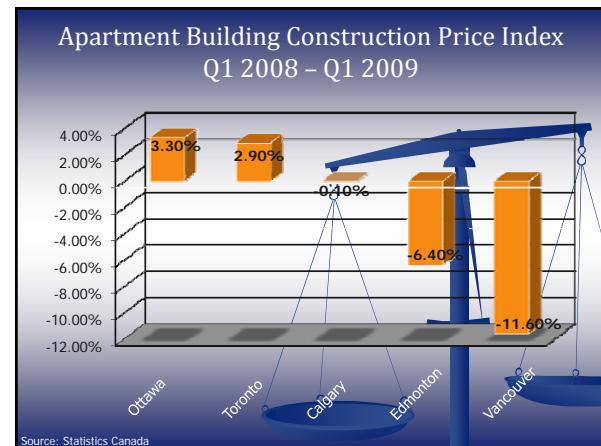
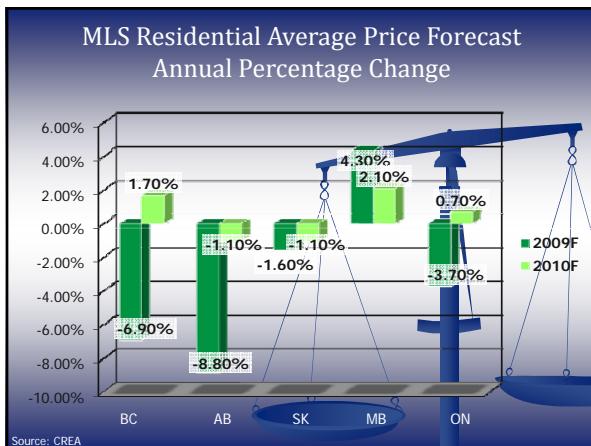
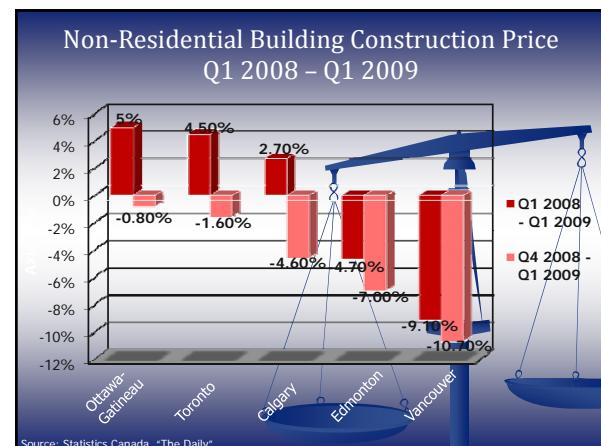


What's Behind the Curtain?

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Mortgage Rate Comparison

You have four years to go on a five-year variable-rate mortgage and are thinking of locking into a five-year fixed rate mortgage. Here's how the payments compare:

	Variable - Scenario One	Variable - Scenario Two	Five-Year Fixed
Mortgage:	\$200,000 at prime minus 0.5 of a percentage point	\$200,000 at prime plus 0.8 of a percentage point	\$200,000 at the discounted five-year rate
Rate:	1.75%	3.05%	4.28%
Biweekly payment:	\$494	\$556	\$619

Source: Globe & Mail

Here's how your payments would look in 24-months if the prime jumps 1.75 percentage points and you haven't locked in...

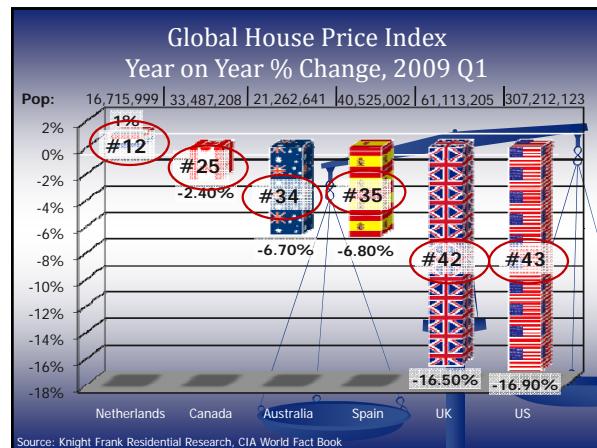
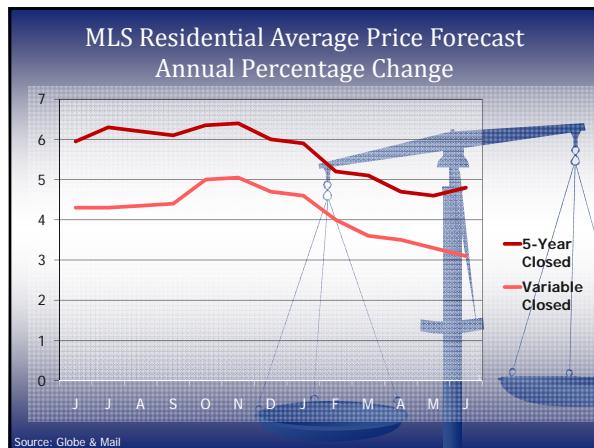
Variable - Scenario One	Variable - Scenario One	
Mortgage:	\$171,202 at prime minus \$173,628 at prime plus 0.5 of a percentage point	
Rate:	3.50%	4.80%
Biweekly payment:	\$556	\$621

Note: a 20-year amortization is used in each case

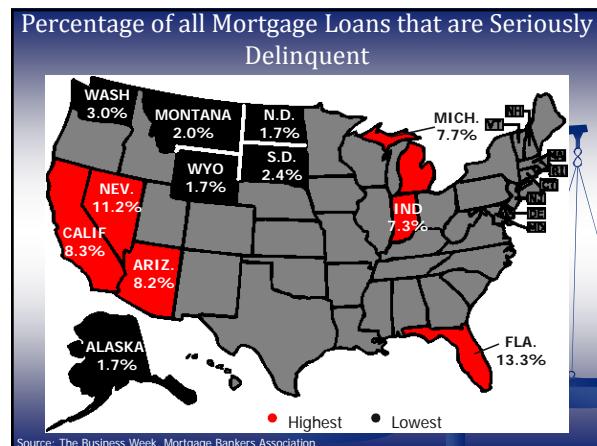
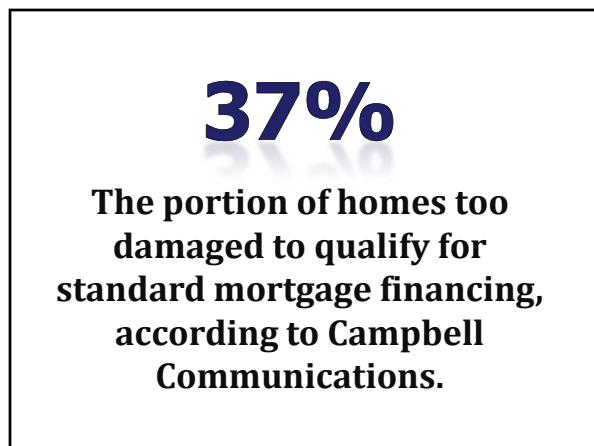
Source: Globe & Mail

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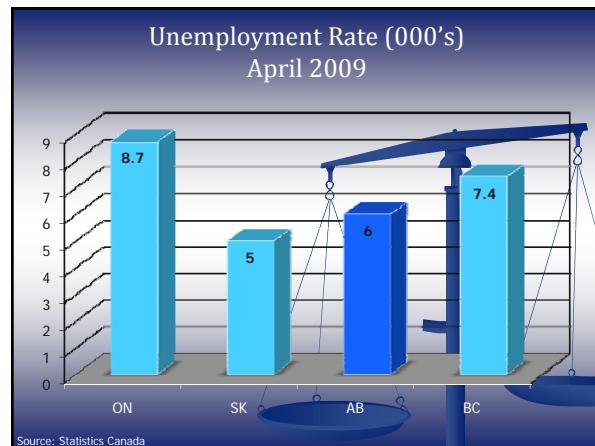
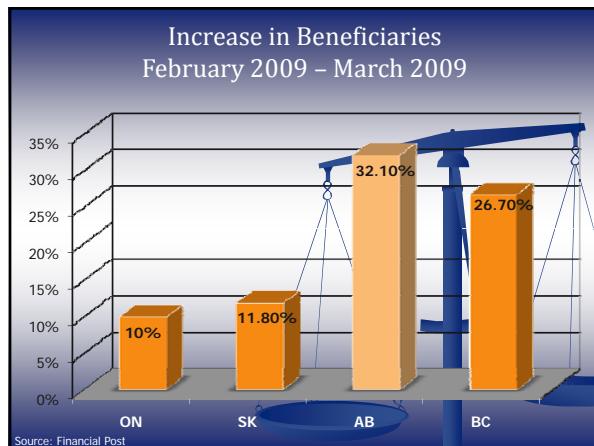
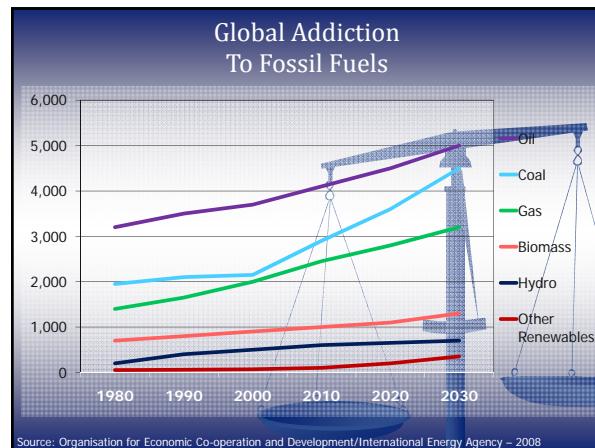


800,000
The number of properties
that received foreclosure
filings in the first quarter of
2009, according to
RealtyTrac.



What's Behind the Curtain?

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What's Behind the Curtain?

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**10,000 Housing Starts
= 19,340 Jobs**



Source: Altus Group Report: Time is Right - Alternative to Development Changes

CALGARY INSIGHTS



Upcoming REIN™ Events



REIN™ July Workshops

June 30th Toronto (Tues.)
July 9th BC (Thurs.)
July 14th Edmonton (Tues.)
July 15th Calgary (Wed.)

