



Canada Trust



Borrowing can be
this **comfortable.**

Mortgage and Home Equity Line of Credit Rates¹ Effective March 31, 2009

Fixed Rate Mortgages²

	<u>Posted Rate</u>	<u>Discounted Rate³</u>
6 Month Convertible	5.20%	5.20%
1 year Open	7.45%	7.45%
1 year Closed	4.50%	3.50%
2 year Closed	5.00%	3.99%
3 year Closed	5.20%	4.19%
4 year Closed	5.44%	4.19%
5 year Closed	5.55%	4.05%
4% CashBack - 5 year term	5.55%	n/a
5% CashBack - 6 year term	6.40%	n/a
5% CashBack - 7 year term	6.80%	n/a
5% CashBack - 10 year term	6.80%	n/a
6 year Closed	6.40%	5.40%
7 year Closed	6.80%	5.80%
10 year Closed	6.80%	5.80%

Variable Interest Rate Mortgages⁴

	<u>Posted Rate</u>	<u>APR⁶</u>
5 year Closed rate is TD Mortgage Prime +0.80% ⁵	3.30%	3.30%
5 year Open rate is TD Mortgage Prime +1.00% ⁵	3.50%	3.50%

Home Equity Line of Credit⁷

TD Prime + 1.50%⁸

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Mortgage Experience You Can Depend On

1. Rates subject to change. Some conditions apply. Available for residential properties only and is subject to meeting TD Canada Trust credit granting criteria. 2. Interest calculated semi-annually, not in advance. 3. These rates are discounted rates and are not available with any other interest rate discounts, promotions or offers. Offer may be changed, withdrawn or extended at any time without notice. 4. Rates calculated monthly, not in advance. Rate changes when TD Mortgage Prime changes. 5. TD Mortgage Prime as of April 1, 2009 is 2.50%. 6. Assumes interest rate does not vary over the term. 7. Rate changes when TD Prime changes. Interest calculated daily. 8. TD Prime Rate as of March 4, 2009 is 2.50% per annum.