

## Mortgages

<b>Fixed Rate Mortgage - Open (Rates effective May 8, 2018)</b>	<b>Rates</b>
6 month Fixed Open	7.15%
1-Year Fixed Open	6.50%
1-Year Fixed Open - Second Mortgage	7.00%

**Rates calculated semi-annually not in advance**

Open mortgages are open to prepayment.

<b>Fixed Rate Mortgages - Closed (Rates effective May 8, 2018)</b>	<b>Rates</b>
6 month Fixed Closed	4.20%
1-Year Fixed Closed	3.39%
2-Year Fixed Closed	3.34%
3-Year Fixed Closed	3.49%
4-Year Fixed Closed	3.79%
5-Year Fixed Closed	3.99%
7-Year Fixed Closed	4.09%
10 Year Fixed Closed	6.19%

**Rates calculated semi-annually not in advance**

Mortgage prepayment limited to 20% of the original mortgage principal balance.