

# Custom Built Mortgages

Exclusive mortgage package for

**LOWER RATES AVAILABLE  
FOR QUICKER CLOSINGS!**



At **BMO Bank of Montreal**<sup>®</sup>, you'll not only get a great rate, but flexible options that can help you adapt to changes in your life.

## Builder *Special Bonus*:

- > Option to convert to our lowest competitive rate during the last 90 days
- > Option to convert into Closed or Open Variable Rate Mortgage 90 days prior to closing

Our Current Rates as at: 24FEB2014	
Term	Rate
3 Yr	2.60%
4 Yr	3.39%
5 Yr	3.99%
6 Yr	4.94%
7 Yr	5.10%
*Rates Capped for 18 months Rates subject to change without notice	

## Custom Built Mortgages

Let a BMO Bank of Montreal  
Mortgage Specialist look after  
Your needs Today!

**Name:** Trevor Reid  
**Toll Free:** (855) 725-3734  
**Fax:** (855) 725-3734  
**Direct:** (705) 725-3734  
**E-mail:** Trevor1.Reid@bmo.com

**Name:** Michael Wollenberg  
**Toll Free:** (800) 316-1432  
**Fax:** (705) 326-4107  
**Cell:** (705) 229-8318  
**E-mail:** michael.wollenberg@bmo.com

## BMO Mortgage Highlights

- No application, administration or appraisal fees.
- **Don't pay** for Mortgage Life Insurance and Accident & Illness Mortgage Protection<sup>2</sup> while your home is under construction. Ask for details.
- Mortgage Amortization of 30 YEARS Available on Conventional Mortgages

<sup>2</sup>Offered by Sun Life Assurance Company of Canada. <sup>3</sup>Some conditions apply. Subject to meeting Bank of Montreal's usual credit criteria. Ask us for full details. <sup>4</sup>Rates and offers are subject to change without notice. Interest on fixed rate mortgages is calculated half-yearly, not in advance. <sup>5</sup>Annual Percentage rate (APR) is for mortgage of \$100,000 with monthly payments and a 25-year amortization. APR assumes no fee(s) apply. If we require you to obtain an appraisal, the appraisal fee would increase your APR. <sup>®</sup>Registered trade-mark of Bank of Montreal, used under license. <sup>®1</sup>Trademarks of AIR MILES International Trading B.V. Used under license by Loyalty Management Group Canada Inc. and Bank of Montreal.

Making money make sense