

Because it's hard to put a price on peace of mind... 5-Year Fixed Rate Mortgage.



Tip

“20+20”
Prepayment
Privileges let
you pay your
mortgage faster
without penalty¹.



Ask me how fast
you can collect
AIR MILES^{®†}
reward miles!

As a BMO Bank of Montreal Mobile Mortgage Specialist, I understand that your mortgage may represent your largest debt obligation. Keeping it under control is made easy with our 5-Year Fixed Rate Mortgage.

Stability

For a period of five years, you'll know:

- your exact rate of interest
- your payment never has to change, and
- the amount of your mortgage balance at the end of the term

Security

- If rates increase, you're protected
- If needed, you can skip payments with Family Care^{®2,3} and Take a Break[®] options^{2,3} (these will affect your balance)

Options For Stable Cash Management

- Select your payment schedule: weekly, bi-weekly, semi-monthly or monthly
- Portability: take your mortgage to your next home
- Mortgage Cash Account turns prepayments into emergency cash reserve

Today's Special Rate^{4,5}

Mortgage Expertise at Your Doorstep 24/7

For convenient mortgage service, contact:

Mobile Mortgage Specialist

Tel. :

Cell :



¹ Applicable, provided the mortgage is in good standing and provided you have not obtained an official payout statement. Some conditions apply. ² Applies to principal and interest payments on conventional and Genworth/CMHC-insured mortgages for owner-occupied single-family dwellings only, including condominiums and duplexes. For mortgages insured against default, customers must have prepaid principal at least equal to the amount of payment(s) to be skipped. Any mortgage insurance premiums and tax payments cannot be skipped. The Family Care Option is not available to self-employed individuals. Customers receiving Accident & Illness Mortgage Protection benefits (provided by Sun Life Assurance Company of Canada) are not eligible for skipped payments. Interest for the skipped payment is added to the principal. The balance of your current mortgage plus the skipped payment must not exceed the original amount of your mortgage with us. ³ For conventional uninsured mortgages, the balance of your current mortgage plus the skipped payment must not exceed the lesser of 80% of your home's present value or the original amount of your mortgage with us. ⁴ This is a special discounted rate and is not the posted rate of Bank of Montreal. Rates are subject to change without notice. Applications must be approved by . Mortgage funds must be advanced within 90 days of the application. Applications are subject to meeting Bank of Montreal usual credit criteria. Some conditions may apply. ⁵ Interest on fixed rate mortgages are calculated half yearly not in advance. [®] Registered trade-mark of Bank of Montreal. [†] Trademark of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Bank of Montreal.