

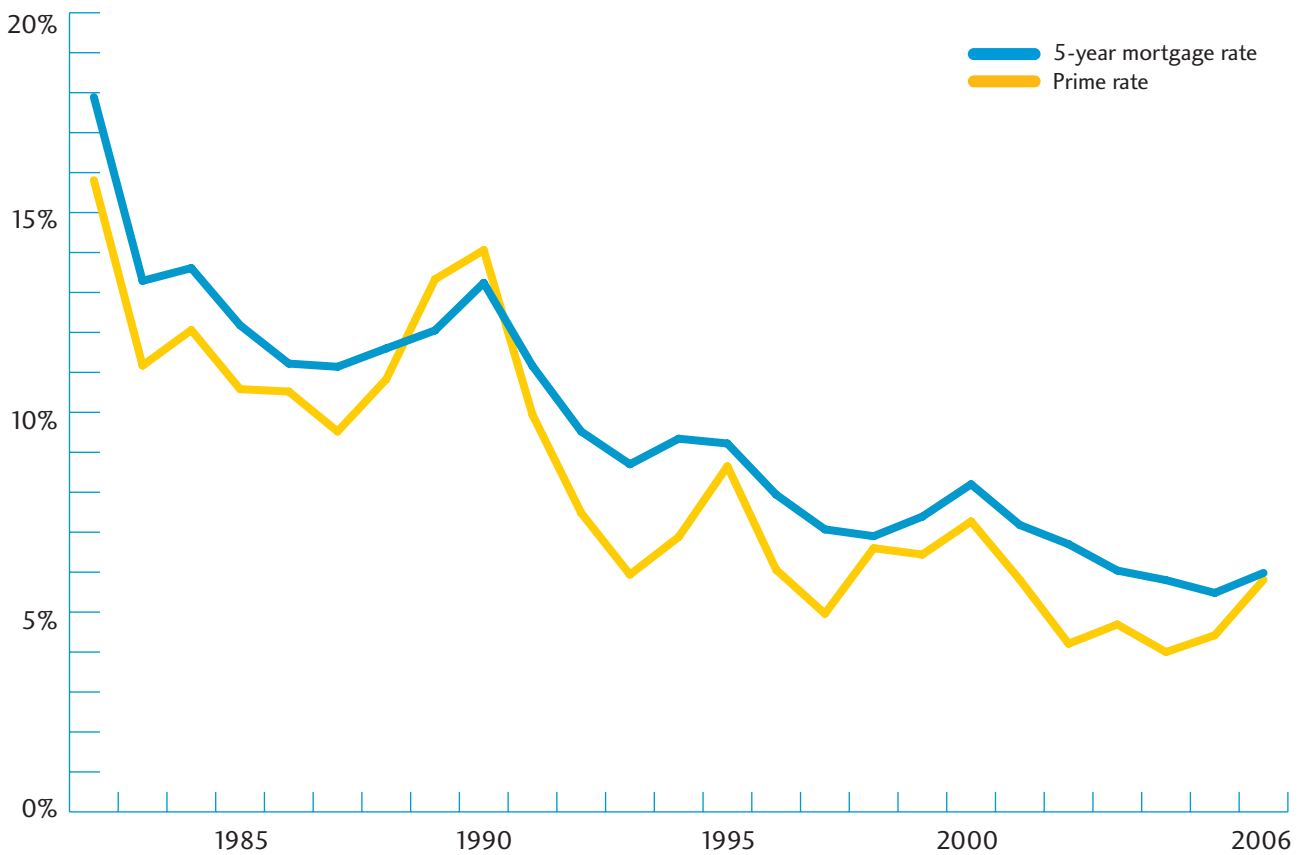


# About Rates & Mortgage Trends



One thing is certain about interest rates – they go up AND down. No one can predict accurately what will happen next when it comes to interest rates. You can, however, look at how rates behave historically (see 5-year mortgage rates vs. Prime graph below). You're already doing the best thing you can do to get a good rate by getting a mortgage planner to find the right mortgage for you. We've got the negotiating power and resources to find you a very competitive rate for your particular situation.

## 5-year Mortgage Rate vs Prime



Year	Average 5-year Rate	Average Prime Rate	Year	Average 5-year Rate	Average Prime Rate	Year	Average 5-year Rate	Average Prime Rate
1982	17.89	15.81	1991	11.16	9.94	2000	8.20	7.27
1983	13.29	11.17	1992	9.52	7.48	2001	7.18	5.81
1984	13.61	12.06	1993	8.70	5.94	2002	6.70	4.21
1985	12.18	10.58	1994	9.34	6.88	2003	6.04	4.69
1986	11.22	10.52	1995	9.22	8.65	2004	5.80	4.00
1987	11.14	9.52	1996	7.94	6.06	2005	5.48	4.42
1988	11.60	10.83	1997	7.07	4.96	2006	5.98	5.81
1989	12.05	13.33	1998	6.90	6.60			
1990	13.24	14.06	1999	7.39	6.44			

Source: Bank of Canada. Prime and 5-year mortgage rates are based on a 12-month average.

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