

RateSupermarket.ca Consumer Report September 2009

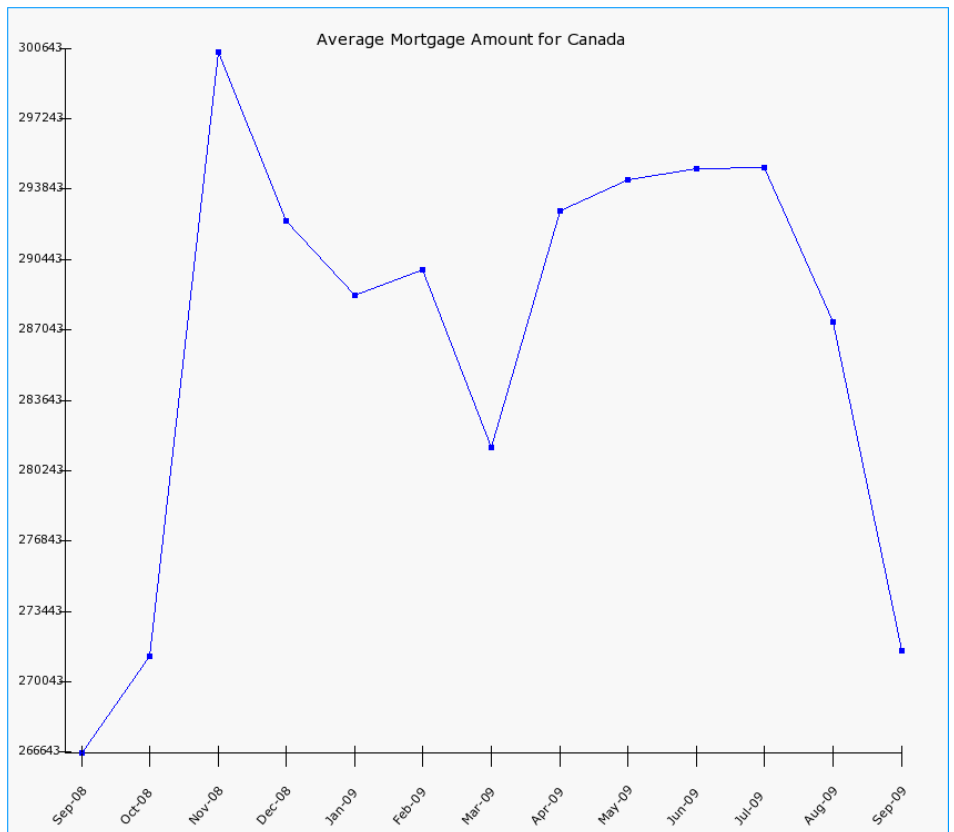
The below mortgage related statistics are based on visitor searches when comparing mortgage rates on www.RateSupermarket.ca.

Summary of results for Canada:

Average mortgage value:	\$271,745
Average amortization period:	30 years
Most common rate type:	Closed Fixed
Most common rate term:	5 years
Best 5 year variable closed:	2.15%
Best 5 year fixed closed :	3.71%

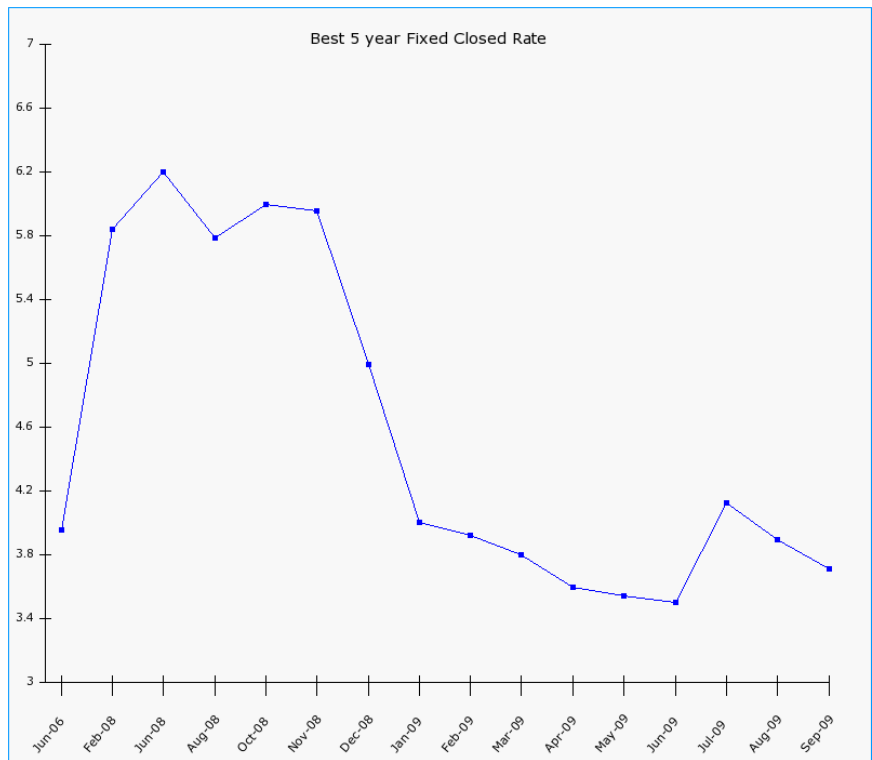
Average mortgage value for Canada

Month	Average Mortgage Value
September-08	\$266,834
October-08	\$271,451
November-08	\$300,643
December-08	\$292,489
January-09	\$288,911
February-09	\$290,152
March-09	\$281,549
April-09	\$292,952
May-09	\$294,487
June-09	\$295,029
July-09	\$295,086
August-09	\$287,617
September-09	\$271,745



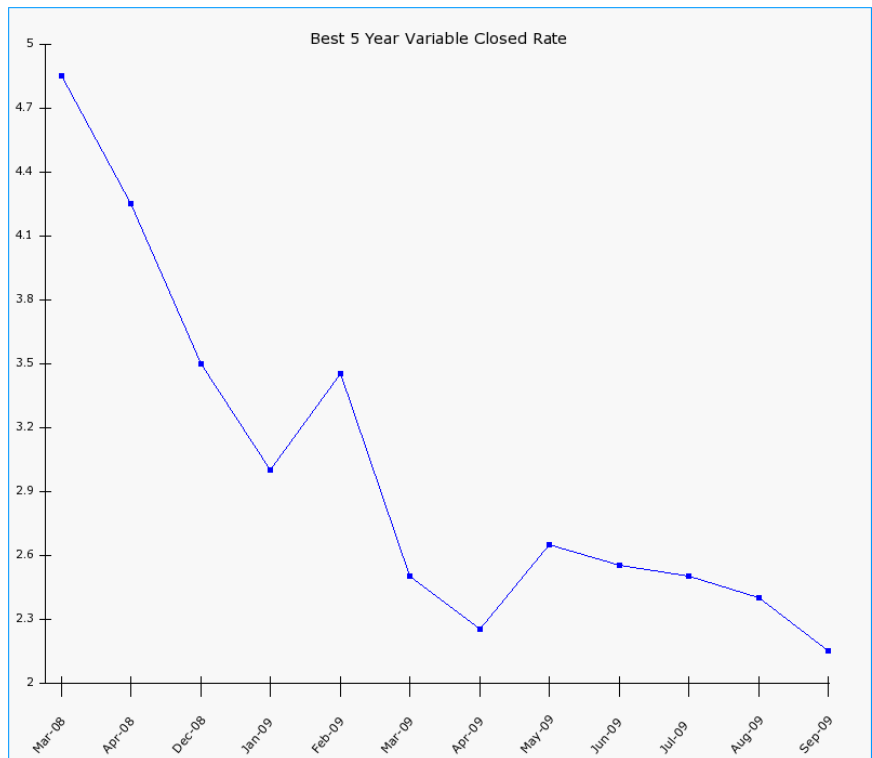
Best 5 year Fixed Closed

Month	Rate
June-06	3.95%
February-08	5.84%
June-08	6.20%
August-08	5.78%
October-08	5.99%
November-08	5.95%
December-08	4.99%
January-09	4.00%
February-09	3.92%
March-09	3.80%
April-09	3.59%
May-09	3.54%
June-09	3.50%
July-09	4.12%
August-09	3.89%
September-09	3.71%



Best 5 year Variable Closed

Month	Rate
March-08	4.85%
April-08	4.25%
December-08	3.50%
January-09	3.00%
February-09	3.45%
March-09	2.50%
April-09	2.25%
May-09	2.65%
June-09	2.55%
July-09	2.50%
August-09	2.40%
September-09	2.15%



Results by province

Province	Average mortgage value	Average amortization period	Most popular rate type	Most popular rate term	Best Rate	Monthly mortgage payment
Alberta	\$299,256	20 Years	Closed Fixed	5 years	3.71%	\$1,763.63
M/M %	+4.87%				-4.63%	
Y/Y %	+1.42%				N/A	
British Columbia	\$298,160	40 Years	Closed Fixed	5 years	3.71%	\$1,187.75
M/M %	-1.08%				-4.63%	
Y/Y %	-3.65%				N/A	
Manitoba	\$205,865	25 Years	Closed Fixed	5 years	3.71%	\$1,050.77
M/M %	-14.57%				-4.63%	
Y/Y %	+24.57%				N/A	
New Brunswick	\$292,832	25 Years	Closed Fixed	5 years	3.71%	\$1,494.67
M/M %	+6.13%				-4.63%	
Y/Y %	+101.34%				N/A	
Newfoundland and Labrador	\$209,542	25 Years	Closed Fixed	5 years	3.71%	\$1,069.54
M/M %	-29.29%				-28.52%	
Y/Y %	+13.24%				N/A	
Northwest Territories	\$339,946	25 Years	Closed Fixed	2 years	2.65%	\$1,548.35
M/M %	+1.45%				-1.85%	
Y/Y %	+70.85%				N/A	
Nova scotia	\$212,902	25 Years	Closed Fixed	5 years	3.71%	\$1,086.69
M/M %	-16.26%				-4.63%	
Y/Y %	+18.23%				N/A	
Nunavut	\$345,728	25 Years	Closed Fixed	10 years	5.17%	\$2,044.36
M/M %	-0.41%				+32.90%	
Y/Y %	+47.91%				N/A	
Ontario	\$264,901	30 Years	Closed Fixed	5 years	3.71%	\$1,216.55
M/M %	-8.36%				-4.63%	
Y/Y %	-2.21%				N/A	
Prince Edward Island	\$233,669	25 Years	Closed Fixed	5 years	3.71%	\$1,192.69
M/M %	-26.00%				+37.41%	
Y/Y %	+25.42%				N/A	
Quebec	\$233,579	25 Years	Closed Fixed	5 years	3.71%	\$1,192.23
M/M %	-9.21%				-4.63%	
Y/Y %	-1.46%				N/A	
Saskatchewan	\$230,505	25 Years	Closed Fixed	5 years	3.71%	\$1,176.54
M/M %	-14.47%				-4.63%	
Y/Y %	+10.14%				N/A	
Yukon	\$281,066	25 Years	Closed Fixed	5 years	3.71%	\$1,434.61
M/M %	-19.21%				-28.52%	
Y/Y %	+86.82%				N/A	
CANADA	\$271,745	30 Years	Closed Fixed	5 years	3.71%	\$1,247.98
M/M %	-5.52%				-4.63%	
Y/Y %	+1.84%				N/A	

Results by major city and the Greater Toronto Area

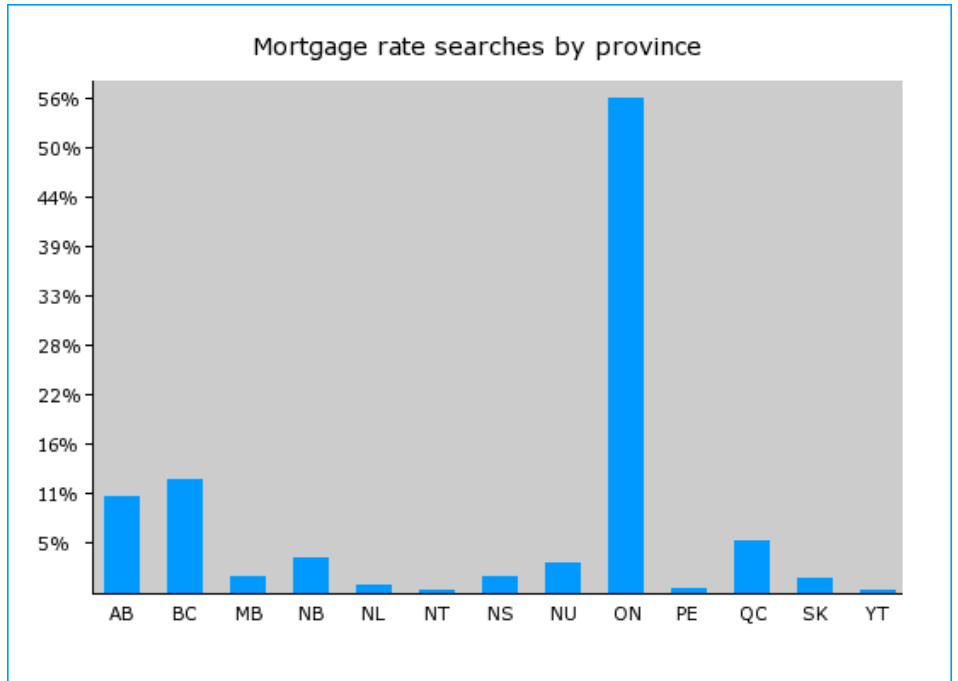
City	Average mortgage value	Average amortization period	Most popular rate type	Most popular rate term	Best Rate	Monthly mortgage payment
Calgary	\$306,672	35 Years	Closed Fixed	5 years	3.71%	\$1,299.93
M/M %	+6.29%				-4.63%	
Y/Y %	N/A				N/A	
Edmonton	\$257,186	20 Years	Closed Fixed	5 years	3.71%	\$1,515.69
M/M %	+5.12%				-4.63%	
Y/Y %	N/A				N/A	
Halifax	\$208,977	20 Years	Closed Fixed	5 years	3.71%	\$1,231.58
M/M %	+15.23%				-4.63%	
Y/Y %	N/A				N/A	
London	\$210,216	25 Years	Closed Fixed	5 years	3.71%	\$1,072.98
M/M %	+11.45%				-4.63%	
Y/Y %	N/A				N/A	
Montreal	\$263,136	30 Years	Closed Fixed	5 years	3.71%	\$1,208.44
M/M %	+2.61%				-4.63%	
Y/Y %	N/A				N/A	
Ottawa	\$265,256	25 Years	Closed Fixed	5 years	3.71%	\$1,353.91
M/M %	+14.27%				-4.63%	
Y/Y %	N/A				N/A	
Quebec City	\$181,261	20 Years	Closed Fixed	5 years	3.71%	\$1,068.24
M/M %	-13.59%				-4.63%	
Y/Y %	N/A				N/A	
Vancouver	\$349,027	30 Years	Closed Fixed	5 years	3.71%	\$1,602.89
M/M %	-2.97%				-4.63%	
Y/Y %	N/A				N/A	
Victoria	\$328,214	25 Years	Closed Fixed	5 years	3.71%	\$1,675.26
M/M %	-3.33%				-4.63%	
Y/Y %	N/A				N/A	
Winnipeg	\$182,323	25 Years	Closed Fixed	5 years	3.71%	\$930.61
M/M %	+15.37%				-4.63%	
Y/Y %	N/A				N/A	
TOTAL GTA	\$286,347	30 Years	Closed Fixed	5years	3.71%	\$1,315.03
M/M %	-0.74%				-4.63%	
Y/Y %	N/A				N/A	
Toronto	\$296,114	30 Years	Closed Fixed	5 years	3.71%	\$1,359.89
M/M %	+0.77%				-4.63%	
Y/Y %	N/A				N/A	
Ajax	\$241,668	25 Years	Closed Fixed	5years	3.71%	\$1,233.52
M/M %	-19.42%				-4.63%	
Y/Y %	N/A				N/A	
Aurora	\$393,166	25 Years	Closed Fixed	5years	3.71%	\$2,006.79
M/M %	+20.01%				-4.63%	
Y/Y %	N/A				N/A	
Brampton	\$271,097	15 Years	Closed Fixed	5years	3.71%	\$1,962.30
M/M %	+9.77%				-4.63%	
Y/Y %	N/A				N/A	
Burlington	\$273,470	25 Years	Closed Fixed	5years	3.71%	\$1,395.84
M/M %	+12.58%				-4.63%	
Y/Y %	N/A				N/A	

Caledon	\$240,000	25 Years	Closed Fixed	5years	3.71%	\$1,225.00
M/M %	-27.68%				-4.63%	
Y/Y %	N/A				N/A	
Durham	\$50,000	25 Years	Closed Fixed	5years	3.71%	\$255.21
M/M %	N/A				N/A	
Y/Y %	N/A				N/A	
East York	\$342,500	35 Years	Closed Variable	5years	2.15%	\$1,159.41
M/M %	+132.20%				-44.73%	
Y/Y %	N/A				N/A	
Etobicoke	\$314,379	39 Years	Closed Fixed	5years	3.71%	\$1,266.51
M/M %	-1.61%				-4.63%	
Y/Y %	N/A				N/A	
King	\$326,737	35 Years	Closed Fixed	5years	3.71%	\$1,384.98
M/M %	-67.33%				N/A	
Y/Y %	N/A				N/A	
Markham	\$281,407	35 Years	Closed Fixed	5years	3.71%	\$1,192.84
M/M %	+5.97%				-4.63%	
Y/Y %	N/A				N/A	
Milton	\$292,477	25 Years	Closed Fixed	5years	3.71%	\$1,492.86
M/M %	+6.68%				-4.63%	
Y/Y %	N/A				N/A	
Mississauga	\$276,092	25 Years	Closed Fixed	5years	3.71%	\$1,409.22
M/M %	-3.43%				-4.63%	
Y/Y %	N/A				N/A	
Newmarket	\$267,982	35 Years	Closed Fixed	5years	3.71%	\$1,135.93
M/M %	+12.02%				-4.63%	
Y/Y %	N/A				N/A	
North York	\$276,345	25 Years	Closed Fixed	5years	3.71%	\$1,410.52
M/M %	+9.47%				-4.63%	
Y/Y %	N/A				N/A	
Oakville	\$307,187	10 Years	Closed Fixed	5years	3.71%	\$3,063.85
M/M %	-0.56%				-4.63%	
Y/Y %	N/A				N/A	
Oshawa	\$189,130	30 Years	Closed Fixed	5years	3.71%	\$868.57
M/M %	+0.81%				-4.63%	
Y/Y %	N/A				N/A	
Pickering	\$264,519	25 Years	Closed Fixed	5years	3.71%	\$1,350.15
M/M %	+0.58%				-4.63%	
Y/Y %	N/A				N/A	
Richmond Hill	\$303,419	35 Years	Closed Fixed	5years	3.71%	\$1,286.14
M/M %	+4.35%				-4.63%	
Y/Y %	N/A				N/A	
Scarborough	\$224,850	20 Years	Closed Fixed	5years	3.71%	\$1,325.12
M/M %	-42.41%				-4.63%	
Y/Y %	N/A				N/A	
Stouffville	\$296,960	25 Years	Closed Fixed	5years	3.71%	\$1,515.74
M/M %	+9.79%				-4.63%	
Y/Y %	N/A				N/A	
Uxbridge	\$283,850	25 Years	Closed Fixed	5years	3.71%	\$1,448.82
M/M %	+15.07%				N/A	
Y/Y %	N/A				N/A	

Vaughan	\$331,587	25 Years	Closed Fixed	5years	3.71%	\$1,692.48
M/M %	-2.82%				-4.63%	
Y/Y %	N/A				N/A	
Whitby	\$310,907	35 Years	Closed Fixed	5years	3.71%	\$1,317.88
M/M %	+14.90%				-4.63%	
Y/Y %	N/A				N/A	
York	\$309,091	25 Years	Closed Fixed	3years	3.24%	\$1,501.09
M/M %	-34.41%				+35.00%	
Y/Y %	N/A				N/A	

Geographical search breakdown

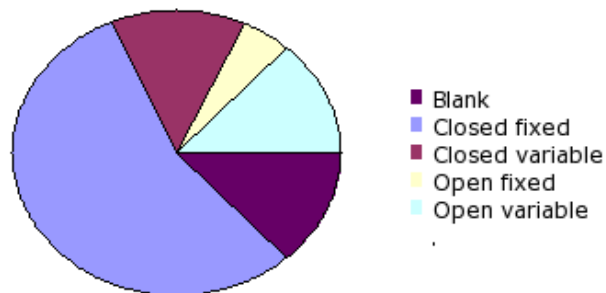
Province	% Of Searches
Alberta	10.9%
British Columbia	12.9%
Manitoba	1.8%
New Brunswick	3.9%
Newfoundland and Labrador	0.8%
Northwest Territories	0.2%
Nova scotia	1.9%
Nunavut	3.3%
Ontario	56.0%
Prince Edward Island	0.5%
Quebec	5.8%
Saskatchewan	1.7%
Yukon	0.3%



Rate Type breakdown

Rate Type	% Of Searches
(blank)	13.36%
Closed fixed	55.22%
Closed variable	13.41%
Open fixed	4.80%
Open variable	13.21%

Most common Rate Type search



Rate Term breakdown

	Rate Term	% Of Searches
Fixed Closed	6 Months	0.3%
Fixed Closed	1 Year	6.5%
Fixed Closed	2 Years	5.9%
Fixed Closed	3 Years	5.1%
Fixed Closed	4 Years	4.3%
Fixed Closed	5 Years	55.4%
Fixed Closed	6 Years	0.6%
Fixed Closed	7 Years	1.0%
Fixed Closed	8 Years	0.3%
Fixed Closed	9 Years	0.1%
Fixed Closed	10 Years	7.2%
Fixed Closed	15 Years	0.6%
Fixed Closed	18 Years	0.2%
Fixed Closed	25 Years	2.6%
Variable Closed	3 Years	6.3%
Variable Closed	4 Years	14.1%
Variable Closed	5 Years	43.3%
Fixed Open	6 Months	1.4%
Fixed Open	1 Year	5.9%
Fixed Open	2 Years	3.7%
Fixed Open	3 Years	37.8%
Fixed Open	4 Years	1.1%
Fixed Open	5 Years	0.1%
Fixed Open	10 Years	0.6%
Variable Open	3 Years	11.3%
Variable Open	5 Years	32.0%