



Integrated
Mortgage Planners Inc.
Experts in your interest

Cost Comparison: Five-year Fixed-rate Mortgage Penalties

	Actual Rate	Posted Rate	Mortgage Amount	Months Remaining	Penalty (Big Five)	Penalty (Some Other Lenders)	Comparison Rates (as of April 4, 2011)	
							Big Five	Other Lenders
1.	5.22%	6.64%	\$250,000	12	\$11,350	\$5,925	2.10%	2.85%
2.	5.43%	6.85%	\$175,000	28	\$18,375	\$8,493	2.35%	3.35%
3.	3.83%	5.25%	\$220,000	36	\$15,180	\$2,107	2.95%	3.80%
4.	4.07%	5.49%	\$300,000	44	\$20,900	\$3,053	3.59%	3.85%

	Total Interest Cost (Some Other Lenders)	Total Interest minus Penalty Difference	Annualized Total Interest minus Penalty	Big Five Rate Needed to Make Offer Equivalent?
1.	\$52,200	\$46,775	\$11,694	4.68%
2.	\$25,340	\$15,458	\$5,797	3.31%
3.	\$16,852	\$3,779	\$1,889	0.86%
4.	\$16,280	-\$1,568	-\$1,176	-0.39%