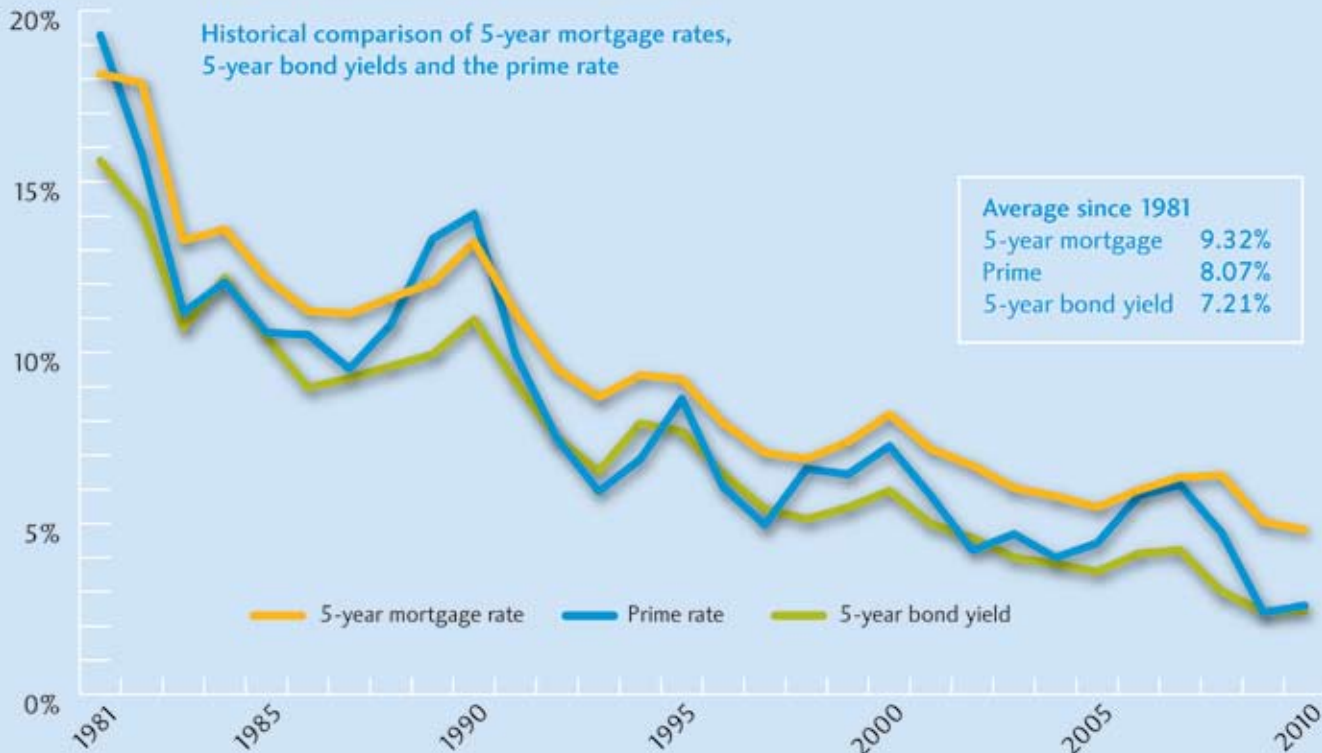




# Historical mortgage rates



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

Year	5-year	Average Prime	Bond	Year	5-year	Average Prime	Bond
1981	18.15	19.29	15.61	1996	7.94	6.06	6.45
1982	17.89	15.81	14.11	1997	7.07	4.96	5.43
1983	13.29	11.17	10.72	1998	6.90	6.60	5.13
1984	13.61	12.06	12.19	1999	7.39	6.44	5.47
1985	12.18	10.58	10.45	2000	8.20	7.27	5.96
1986	11.22	10.52	8.97	2001	7.18	5.81	4.99
1987	11.14	9.52	9.25	2002	6.70	4.21	4.58
1988	11.60	10.83	9.60	2003	6.04	4.69	4.00
1989	12.05	13.33	9.94	2004	5.80	4.00	3.82
1990	13.24	14.06	10.97	2005	5.48	4.42	3.59
1991	11.16	9.94	9.13	2006	5.98	5.81	4.12
1992	9.52	7.48	7.51	2007	6.36	6.13	4.22
1993	8.70	5.94	6.53	2008	6.41	4.73	2.99
1994	9.34	6.88	7.94	2009	5.05	2.40	2.41
1995	9.22	8.65	7.70	2010	4.82	2.60	2.45

If you have any questions about the mechanics of mortgage rates, call me!



**Mark Goode AMP**  
 Agent #M08003177  
 Mortgage Broker

**T: 705.326.8523**  
**TF: 1.866.326.8523**

180 Memorial Avenue,  
 Orillia, ON L3V 5X6

**mark@markgoode.ca**  
**www.markgoode.ca**

**M** Mortgage Architects®  
 Planner Network

Brokerage # 10287