



## Exclusive Financing Offer to Purchasers at Touchstone on Lake Muskoka

Whether you want flexibility, a rate that moves with the market or one that is fixed. We understand that everybody has different dreams. Let's talk about yours.

### Your Choice of Rate

**Closed fixed rate mortgages** for 1 to 5 year terms with a minimum discount of 0.25% off the lower of our posted rates at the time of approval or the advance date provided the advance date is no later than 90 days from application. Actual discount will depend on term of mortgage and length of rate guarantee.

**Variable rate mortgages** with both closed and open term options available.

Our Rates – All rates as of Oct 13, 2009. Rates subject to change.

Term	Posted Rate/APR*
1 Year	4.50%
2 Years	5.00%
3 Years	5.15%
4 Years	5.44%
5 Years	5.79%

### Our Features Include

- No appraisal fee
- 65% loan-to-value ratio on purchase price, less household furnishings
- Option for early mortgage renewal available

### Other Services

- 20/20 mortgage prepayment feature available
- Life, and disability creditor insurance available
- Furnishing package line of credit available

### Contact:

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\*APR calculation assumes no fees charged.

Issued by HSBC Bank Canada  
This conditional offer applies to qualifying purchasers of units at Touchstone on Lake Muskoka who apply for mortgage financing with HSBC Bank Canada. It is subject to availability and may be amended, withdrawn or extended by HSBC without notice. This offer is only available at the Skyway Park branch at 170 Attwell Drive, Toronto ON. All offers are subject to HSBC credit approval. Interest rates subject to change without notice. Please contact your HSBC Bank Canada representative for current interest rates.