



When you choose Minto Communities for your home, you're choosing a trusted partner to help you along every step of your home buying journey. We've made the process easier for you! Learn more on how you can take advantage of BMO's special mortgage offer at The Heights of Harmony.

A BMO Mortgage Specialist can help ensure you make the most of your mortgage. The team is available to connect and discuss your current financing plan to make sure you are making the most of your options.

The BMO Mortgage Specialist will:

- Review your current financing and share with you insights into the Capped Rate Offer and competitive limited time rates backed by Canada's only 130-day rate guarantee closer to closing.
- Share with you current promotions including a no cost appraisal and access to current Everyday Banking Offer* and the new **Family Bundle!**
- Discuss options to customize your mortgage through flexible payment options.
- Outline the closing process and what to expect as your get ready.
- Introduce you to the nearby team at the **Taunton & Harmony BMO Branch (925 Taunton Rd. East, Oshawa, ON.)** to receive a full free financial review.

Turning your dream home or investment into a satisfying reality is a commitment to you.

Connect with a BMO Mortgage Specialist to learn how you can take advantage of this exclusive offer.

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*Conditions apply, visit <https://www.bmo.com/main/personal/bank-accounts/new-bank-account-offers-and-promotions> for full details.





At **BMO Bank of Montreal®**, you'll not only get a great rate, but flexible options that can help you adapt to changes in your life.

Special Bonus

Rates capped for 18 months* while the project is under construction
Option to convert to our lowest competitive rate during the last 130 days

BMO Mortgage Highlights

- No application, administration or appraisal fees.
- Conventional mortgage financing available.
- Mortgage Amortizations:
 - CMHC Insured up to **25 year** Amortization.
 - Conventional Mortgage Financing up to **30 year** Amortization.
- No Cost Appraisal - a **\$300** value.

Term	Rate*
3 Years	6.05%
4 Years	6.04%
5 Years	6.19%
6 Years	6.24%
7 Years	6.24%

*Rates as at November 03, 2022. Posted rates capped for 18 months. Rates subject to change without notice.

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Subject to meeting Bank of Montreal's usual credit criteria. Ask us for full details. Rates and offers are subject to change without notice. Interest on fixed rate mortgages are calculated half-yearly, not in advance. Annual Percentage rate (APR) is for mortgage of \$100,000 with monthly payments and a 25-year amortization. APR assumes no fee(s) apply. If we require you to obtain an appraisal, the appraisal fee would increase your APR. ®Registered trade-mark of Bank of Montreal, used under license. ®Trademarks of AIR MILES International Trading B.V. Used under license by Loyalty Management Group Canada Inc. and Bank of Montreal.