

## FIXED MORTGAGE RATES ARE ON THE RISE HOWEVER WE ARE STILL AT A HISTORIC LOW

Homeowners can anticipate fixed term rates moving up over the next few months. The rationale behind the increase stems from rising bond yields both in Canada and the USA backed by stronger economies. To put things into perspective, last June we saw 5 year fixed mortgage rates hit all-time lows of 2.79% and now the market is pushing towards 4% or higher. This will increase the average monthly payment by \$223 (based on a mortgage size of \$350,000 and 25 year amortization).

Getting the right advice to explore your options can save you thousands. The first step is to call your Jencor Mortgage Advisor and discuss your mortgage strategy.

- 1 Longer term fixed rate strategies - 5 to 10 years
- 2 Fixed vs. Variable
- 3 Combination mortgages - Fixed, Variable and Lines of Credit

**CALL YOUR JENCOR MORTGAGE ADVISOR TODAY!**

## MAKE YOUR BEST MOVE

WITH AMJ CAMPBELL & JENCOR MORTGAGE

AMJ Campbell is a proud Preferred Partner of Jencor. AMJ has become Canada's largest and most reliable moving company for one simple reason - TRUST. AMJ promises to manage your needs with genuine care, dedication, respect and accountability. With AMJ, there are no hassles, no excuses and no stress! Results you are looking for at a price that's fair.

### LOCAL MOVES

- 10% off local rates YEAR ROUND
- 2<sup>ND</sup> month free storage at AMJ Campbell Calgary
- Free use of wardrobe on all local moves
- 40% off packing supplies

PRICE MATCH GUARANTEE FROM NATIONAL MOVERS AS FOLLOWS:  
 Atlas, North American Van Lines,  
 Allied United and Mayflower\*



REFER A CLIENT FOR AN ENTRY TO WIN A

# miBerry

The winner will receive a miBerry from the SpaBerry

CHECK OUT THE MIBERRY AT [SPABERRY.COM](http://SPABERRY.COM)

REFER A CLIENT TO JENCOR  
 Receive an entry for a chance to win.



Like US ON FACEBOOK  
 It's that easy to get an extra entry.

FOR CONTEST RULES VISIT  
[JENCORMORTGAGE.COM](http://JENCORMORTGAGE.COM)

DRAW DATE JANUARY 31<sup>ST</sup> 2014

# 2013 MARKET IS UP!



We are excited about Calgary statistics which show positive gains across all markets. Our outlook remains confident that we will continue in a healthy market.

## THE CALGARY MARKET

JANUARY TO AUGUST 2013

|                  |            |              |
|------------------|------------|--------------|
| TOTAL UNIT SALES | 2,194      | YOY 27.41%   |
| AVERAGE PRICE    | \$ 417,051 | YOY 8.85%    |
| DAYS ON MARKET   | 37         | YOY (17.78%) |

## CALLING JENCOR JUST GOT EASIER

We've made it easier to contact your Jencor advisor with our new phone system. Give it a try! Just call our main line **403.245.3636** and use your keypad to dial the first name. It is that simple!



## THE JENCOR EDGE WE HAVE A PASSION ABOUT OUR BUSINESS

- 1 Our client satisfaction rating is over 93%.
- 2 We negotiate on average 0.6% better than the Banks. With access to over 40 lenders we do the shopping to save you time and money.
- 3 We make the right connections for you by referring Realtors and Lawyers.
- 4 We have over 25 award winning Preferred Partners which means BIG SAVINGS FOR YOU!
- 5 We know the market and keep you informed with the free Jencor App, plus our daily blog offering 50+ articles a month.
- 6 Our clients are important to us and we stay in touch with you through newsletters, birthday greetings, celebrating your mortgage anniversaries and holidays.



## THE LENDING WORLD IS CHANGING

**BUT LEAVE THAT TO US THE EXPERTS!**



Over the past few years we have seen the Canadian Government impose new lending regulations that have impacted people who are Self Employed, New to Canada, Rental Investors and Refinancing, plus being subject to increased interest rates and reduced amortizations. Our lender landscape has changed - today it is even more important to rely on the advice of your Jencor Mortgage Advisor. We know the lending landscape.

### WE ARE THE EXPERTS TO GET DEALS DONE PERIOD!

Jencor has been in business since 1987 and has funded over 10 billion in mortgages with over 68,000 customers.

## OUR NEW PREFERRED PARTNERS



### SPABERRY

- Receive 50% off your new SpaBerry
- Order on line [www.thespaberry.com](http://www.thespaberry.com) (Jencor code# SBFF05)

PRECISION HYUNDAI



### PRECISION HYUNDAI

- Pay for 3 tires and get one free – All makes and models. Expires November 30, 2013.
- 3% above invoice pricing on your new Hyundai vehicle



### NEW BALANCE CALGARY

- 20% off store wide • 10% all sale items



### LANDMARK COLLABORATIVE HEALTH



### SAN REMO RISTORANTE

- \$20 off with the purchase of 2 entrees value of \$20 or more each. See [JENCORMORTGAGE.COM](http://JENCORMORTGAGE.COM) for more details.



### BIG T'S BBQ

- 10% off all your food



### CANADIAN RED CROSS

- Community Partnership

## JENCOR REFER AND WIN PROGRAM WINNER JUNE 30, 2013

### 1. Dino Pezzente

Geo Uniglobe Travel Trip to Las Vegas valued at - \$2,500