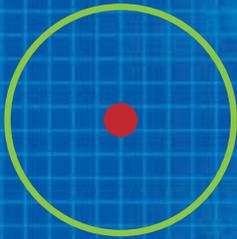


ORIGIN
WHERE YOUR MORTGAGE BEGINS



Mortgage Marketing Communications

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Page 2: Mail

Page 3: Web & Social Media

Page 4: Sales Centre Materials

www.facebook.com/originmortgages
www.twitter.com/originmortgages
www.youtube.com/user/originmortgages
www.originmortgages.ca

web

Origin has made a commitment to providing our Builder partners, and their clients, with rich and interactive online web tools to assist in making the mortgage financing process easier. This begins with a Community Webpage for all new home communities we provide extended mortgage rate commitments for. We also provide self serve quizzes, calculators and videos for prospective new clients to have a good look at how we operate before they even speak to a Mortgage Advisor.

New Home Financing Webpage

Mortgage Calculator Page

All of these web tools can be linked from email content as illustrated in the email section, they can be bookmarked or set as favourites for staff and purchasers for future reference and/or we can work to create a button to place on your website or social media pages to promote our on-going referral partnership.

social

To engage your followers!

"Like" us on Facebook...

... Follow us on Twitter!

Self Serve Quizzes & Videos For Buyers

sales centre materials

Origin provides professional sales centre materials for sales staff to provide for visitors. These include a buckslip for the community showing that Scotiabank has approved the community for extended rate commitments. These buckslips can be displayed in provided acrylic stands and its messaging is supported with counter top signage encouraging visitors to ask about financing their new home.

Every Friday Origin distributes to all sales centres the most up-to-date new home mortgage rates.

Getting the right mortgage for your new home is easy.

Ask us how.

Or click on New Home Buyer at www.originmortgages.ca



Purchaser Financing

- Significant Interest Rate Discounts¹
- Interest Rate Protection until Completion²
- Special All Inclusive Legal Package
- Financing Provided by:

Today's best new home rates can be viewed online at:
originmortgages.ca/newhomerates

Mortgage Services Provided by:

Steve D'Souza Mortgage Advisor Tel: (604) 837-3185 Fax: (604) 630-7274	Matt Sadler Mortgage Advisor Tel: (604) 328-6409 Fax: (604) 630-7271
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¹ Interest rates are set at the time of application for financing.
² Completion is determined to be the mortgage commitment expiry date on your mortgage approval.
Mortgage Services provided by Origin Home Financial Partners Inc. a licensed BC Mortgage Brokerage

RATE UPDATE

ORIGIN Best New Home Interest Rates
As of - February 3rd, 2012

The table below shows Origin's best new home mortgage rates by mortgage term based on the expected completion date from the time of the mortgage application.

ORIGIN New Home Rates			
	3 yr term	4 yr term	5 yr term
Completed within 6 months	3.29%	3.39%	3.59%
Completed within 12 months	3.44%	3.54%	3.74%
Completed within 18 months	3.54%	3.64%	3.84%
Completed within 24 months	3.69%	3.79%	3.99%
Completion in excess of 18 months	please call for quote		
Current Prime Rate	3.25%		
ORIGIN Variable Rate Mortgage	3.50%		

BI-MONTHLY UPDATE

NEWS **TOP STORY** **RATE HUB BLOGS ABOUT OUR NEW DIRECT BID PROCESS**

The mortgage process can be confusing and tedious for a first-time home buyer. There are different factors that can influence the mortgage approval process and the interest rate offer, which aren't always clear to the borrower. The Canadian mortgage, Origin mortgages has taken the mortgage application process and developed a new method for mortgage applicants to compare rates. [Call Today](#)

FEATURES / NEWS / ANALYSIS

Financeweek Canada Market on March 3rd as real estate begins to stabilize

Canada's housing market is hot & a bubble? It's a matter of [time](#)

Bankers and Brokers may be in agreement: Home survey suggests Canadian borrowers may be less concerned about mortgage rates. [Call Today](#)

Lee Harvey got the best: Lee Harvey was finally picked out of the 100 most famous men in history.

HSBC Canada, which had mortgages on the 12,000 downtown hotel tower the most than \$1.8 billion, finally had to start to a small order. [Call Today](#)



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Mortgage Payment Subsidy De-mystified

When you purchase a new home from a builder and that builder provides you with a financial incentive, the value of that incentive is generally deducted from the price of the home when the lending value is established, for any mortgage financing you may require.

As an example, if you purchase a new home for \$300,000 and the builder is including an \$8,000 decorating allowance as part of your agreement you will only be able to obtain mortgage financing based on a purchase price of \$292,000 (\$300,000 - \$8,000 = \$292,000).

If it is your intention to finance by way of a first mortgage 90% of your purchase price, the presence of this decorating allowance creates 1 of the following 2 results for you;

1. The mortgage lender is willing to provide you with 90% of the amended \$292,000 value which equates to \$262,800 ($\$292,000 \times 90\% = \$262,800$).
2. The mortgage lender is willing to provide you with \$270,000 but on a lending value of \$292,000 so you are now financing 93% ($\$270,000 / \$292,000 = 92\%$) of the purchase price and you are now subject to paying an additional .75% of the mortgage amount in default insurance premiums payable to CMHC or Genworth Financial. This equates to \$2190.00 in this example.

At this point you are probably thinking it is best to avoid any builder financial incentives as they just end up costing you!

There is one exception to this rule, and like most exceptions it comes with certain terms and conditions, all of which we intend to explain for you here.

The Mortgage Payment Subsidy Program is the only financial incentive a builder can offer a home buyer where the value of the subsidy is not deducted from the price of the home to establish lending value for financing.

There is a maximum value to the size of the subsidy and the subsidy must be put in place for a minimum term length of one year, but it is the most effective way to minimize monthly payment shock for a first time home buyer moving from being a renter to an owner.

For example, the same townhome purchase for \$300,000 with a 10% planned down payment could provide the buyer with monthly mortgage payments of \$999.00 with an effective mortgage rate of 1.49% for the first 2 years of living in their new home, rather than the market rate of 3.29% and equivalent monthly mortgage payments of \$1270.00.

In this circumstance the purchaser can obtain their expected 90% of the purchase price. The key additional conditions are that the payment subsidy is only available through Origin Mortgages with Genworth Financial as their default insurance partner and Spagnuolo and Company as their legal partner. Talk to your Origin Mortgage Advisor today about our exclusive Payment Subsidy Program.



Origin's legal partner and the payment subsidy administrator.

www.bcrealestatelawyers.com/