

## Desjardins mortgage comparison chart

<p><b>You're looking for optimal rate and payment stability.</b></p>	<p><b>Closed fixed-rate mortgage loan</b></p>	<p>The interest rate remains stable until the end of the term and the interest rate is lower than that of an open fixed-rate mortgage. It's our most popular loan.</p> <ul style="list-style-type: none"> <li>• 80%<sup>1</sup> financing (Quebec) and 80% (Ontario) (95% if purchasing and 85% if refinancing with mortgage insurance)</li> <li>• 6-month and 1-to10-year terms</li> <li>• Rate guaranteed 90 days at time of loan<sup>2</sup> (generally)</li> </ul>
	<p><b>Open fixed-rate mortgage loan</b></p>	<p>Its interest rate remains stable until the end of the term and it can be paid back anytime, without penalties. Perfect if your property is currently for sale or if you are waiting for an inflow of funds in the short term and are able to use these funds to make payments on your mortgage loan.</p> <ul style="list-style-type: none"> <li>• 80%<sup>1</sup> financing (Quebec) and 80% (Ontario) (95% with mortgage insurance)</li> <li>• 6-month and 1-year terms</li> <li>• Rate guaranteed 90 days at time of loan<sup>2</sup> (generally)</li> <li>• Repayment possible at anytime, in full or in part, without penalty</li> </ul>
<p><b>You prefer stable payments, but you also want to take advantage of low rates to pay off your mortgage faster.</b></p>	<p><b>"5 in 1" Yearly fixed-rate resetter mortgage loan</b></p>	<p>You benefit from one of the best fixed rates on the market. The rate is established for a 5-year term and revised annually.</p> <ul style="list-style-type: none"> <li>• 80%<sup>1</sup> financing (Quebec) and 80% (Ontario) (95% if purchasing and 85% if refinancing with mortgage insurance)</li> <li>• 5-year term</li> <li>• Rate guaranteed 90 days at time of loan<sup>2</sup> (generally)</li> </ul>
<p><b>You have some tolerance for rate fluctuations.</b></p>	<p><b>Closed protected variable-rate mortgage loan</b></p>	<p>Because this rate fluctuates without exceeding a certain limit, you benefit from rate decreases, while being protected from major rate increases.</p> <ul style="list-style-type: none"> <li>• 80%<sup>1</sup> financing (Quebec) and 80% (Ontario) (95% if purchasing and 85% if refinancing with mortgage insurance)</li> <li>• 5-year term</li> <li>• Conversion to a fixed rate at any time</li> <li>• Rate not guaranteed at time of loan</li> </ul>
<p><b>You want to take advantage of low rates to pay off your mortgage faster.</b></p> <p><b>You have a high tolerance for interest rate and payment fluctuations.</b></p>	<p><b>Closed reduced variable-rate mortgage loan</b></p>	<p>Guarantees the best interest rate. The rate follows the upward and downward fluctuations of the prime rate.</p> <ul style="list-style-type: none"> <li>• 80%<sup>1</sup> financing (Quebec) and 80% (Ontario) (95% if purchasing and 85% if refinancing with mortgage insurance)</li> <li>• 5-year term</li> <li>• Conversion to a fixed rate at any time</li> <li>• Rate not guaranteed at time of loan, usually lower than fixed rates</li> </ul>
	<p><b>Open regular variable-rate mortgage loan</b></p>	<p>Guarantees very competitive interest rates since it fluctuates with the prime rate.</p> <ul style="list-style-type: none"> <li>• 80%<sup>1</sup> financing (Quebec) and 80% (Ontario) (95% if purchasing and 85% if refinancing with mortgage insurance)</li> <li>• 1- and 2-year terms</li> <li>• Conversion to a fixed rate at any time</li> <li>• Rate not guaranteed at time of loan, usually lower than fixed rates</li> <li>• Repayment possible at anytime, in full or in part, without penalty</li> </ul>
<p><b>You're looking for an extremely flexible, tailored financing tool to be able to, for example, group all your loans into one or diversify your loans based on your projects.</b></p> <p><b>You want to diversify your mortgage.</b></p>	<p><b>Versatile Line of Credit</b></p>	<p>Ideal to renovate your house, buy a second home, a car, RV, invest or meet unexpected expenses. Allows current and future owners make their dreams a reality.</p> <ul style="list-style-type: none"> <li>• Financing for up to 80% of the value of your home. Minimum line of credit of \$25,000</li> <li>• Interest is payable monthly</li> <li>• Cash advances taken out against the line of credit can be converted at any time into mortgages loans, car loans and personal loans (amounts of \$15,000 or more)</li> <li>• Very competitive interest rate</li> </ul>

1. % of the smaller of the amounts of market value or property purchase. This percentage varies for second homes that are not accessible year-round.

2. Rate in effect on application date or upon signing mortgage with notary. (with lawyer in Ontario).