

BUILDER OF THE WEEK – CONTINUED

door. "We've found that our clientele wants quiet space – a den or a study on the main floor – that they can close off."

A second door from the den connects to the dining room, a space that blends a unique tray-style ceiling, wainscoting defined by a chair rail and a large window that affords both natural light and a lovely view. The dining room also includes a pass-through to the kitchen as well as a butler's pantry that serves as a transition to the kitchen.

The open-concept kitchen designed by Cambridge Kitchen and Bath and its adjoining Great Room is a large, welcoming space.

Among the kitchen's many distinguishing factors: cherrywood cabinetry with a light stain, the island/breakfast bar's polished concrete surface and a well-designed, ample workspace.

In the Great room, the flat-top cathedral ceiling highlights the artistry of the stone fireplace. "The (gas)

fireplace is made of individual stone ledges ... each one was hand-selected and mortared into place."

The Great room also includes large windows and a garden door to the back deck.

Downstairs, the finished basement provides room for a wet bar, home theatre, pool table and a kitchenette, ample storage and a discreetly situated guest suite consisting of a bedroom and full bathroom.

Rounding out this home's appeal is its energy efficiency, including EnerStar® windows and doors and high-efficiency furnace/air-conditioning. "These are standard in our homes."

Castlebrook's Deer Ridge model opens today. Visit this weekend (Saturday/Sunday, 2 p.m. to 4) or Monday/Tuesday, 6:30 p.m. to 8 p.m. For more information, call 519-746-6866 or visit www.castlebrookhomes.com. Prices begin at approximately \$500,000.

Interest rates this week

at some Canadian banks and trust companies

Figures effective: As of 19-OCT-06 10 a.m.	Prime	Mortgage			Term deposits		GICs	
		1-yr.	3-yr.	5-yr.	30-day	90-day	1-yr	5yr
BMO Bank of Montreal	6.000	6.400	6.500	6.600	2.250	2.350	3.000	3.250
Bank of Nova Scotia	6.000	6.400	6.500	6.600	2.150	2.250	2.900	3.250
CIBC	-	-	-	-	-	2.250	2.900	3.250
CIBC Mortgages	-	6.400	6.500	6.600	-	-	-	-
Comtech Credit Union	6.000	5.000	6.500	5.290	-	1.050r	4.100	4.500
Equitable Trust	-	6.400	6.500	6.600	3.950	3.950	3.800	3.900
GMAC Residential Funding	-	-	5.150	5.190	-	-	-	-
Grand River Credit Union	-	5.400	5.750	5.950	2.250	2.750	3.550	4.000
HSBC Bank Canada	-	6.400	6.500	6.600	2.150	2.250	3.000	3.250
ICICI Bank Canada	-	5.400	5.450	5.500	4.000	4.100	4.250r	4.150r
ING Direct	-	4.990	5.250	5.140	-	3.500	4.250r	4.000r
Laurentian Bank Canada	6.000	6.400	5.640	6.600	2.150	2.250	3.000	3.250
Libro Financial Group	6.000	6.350	6.450	6.500	2.500	2.500	3.500	4.150
Macquarie Financial Ltd.	-	5.300	5.300	5.190	-	-	-	-
Manulife Bank	-	5.450	5.500	5.500	3.500	3.750	4.000	4.200
National Bank	6.000	6.400	6.500	6.600	2.150	2.250	3.000	3.250
National Trust	6.000	-	-	-	-	-	-	-
President's Choice Fin'l	6.000	5.940	5.250	5.200	-	-	4.050	4.050
ResMor Trust	-	5.650	5.340	5.250	3.550	3.550	3.700	3.800
Royal Bank of Canada	6.000	6.400	6.500	6.600	2.150	2.250	3.000	3.250
TD Canada Trust	6.000	6.450	6.500	6.600	2.150	2.250	2.900	3.250

Source: CANNEX Financial Exchanges Ltd.

Mortgages are quoted for fixed/closed rates. Term deposits are for the minimum deposit amounts and are redeemable, not compounded and interest paid at maturity. The GICs are for the minimum deposit amounts and are non-redeemable, not compounded and interest is paid annually. For current rates, visit the CANNEX Web site at www.cannex.com.

Get mortgage advice from mortgage professionals



Talk to us about a mortgage solution that's right for you!

Sue Cutting 519-624-1115
 Ben Melick 519-885-0200
 Bev Gay 519-896-6021
 Tracy Bennett 519-571-6464



MORTGAGE INTELLIGENCE

A GMAC Company

™ © Registered trademark of Mortgage Intelligence Inc. © Copyright 2006, Mortgage Intelligence Inc., all rights reserved.

KITCHENER'S BEST SELECTION

OFFERING LIFESTYLE, LUXURY, CONVENIENCE AND QUALITY.
 ALL AT THE BEST VALUE IN KITCHENER - WATERLOO

K0985528



NOW UNDER CONSTRUCTION
 2006 OCCUPANCY

Fabulous selection of beautiful luxury suites.

Offering incredible builder's bonus package.

Conveniently located beside Your Kitchener Market.

Close to all amenities in the heart of the city.



Come and Visit our Beautifully Decorated Model Suite Adjacent to Your Kitchener Market

519.249.9441 www.lcmarche.ca

Terra View
 HOMES

Office: 290 King Street East
 Wed & Thurs: 4:00 - 7:00
 Fri & Sat: 12:00 - 4:00
 Sun: 9:00 - 4:00 or by appointment



K0985527