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FSCO Broker # 10259

MortgageFocus Update

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Dear Andrea,

Long weekends, lovely days, so many activities, is it any wonder we love the summer. For those of us with kids the sense of September creeping ever closer is hard to miss, though I am not sure I ever lost that feeling even before kid. So packing in the fun as much as we can.

The last issue I sent out to everyone had the rates going up, well they did, but they came back down. The US partisan politics and last minute compromise gave S&P a chance to knock them down a peg from AAA to AA+, much like Canada got hit back in the day. But for all the pain Martin and others put us through we got our AAA rating back and the tight reins put us in a strong position to face the many crises of today. We can always want more and better but remember to count our blessings along the way.

Have you ever noticed how gas prices are quick to rise with world oil prices, but slower to drop? I used to have a vague notion that the price at the pump was say 90 cents when oil was \$90 a barrel, now, not so much.

The same can now be officially said of mortgage rates, something I always mention to people but never quite had the data to back up. The Bank of

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