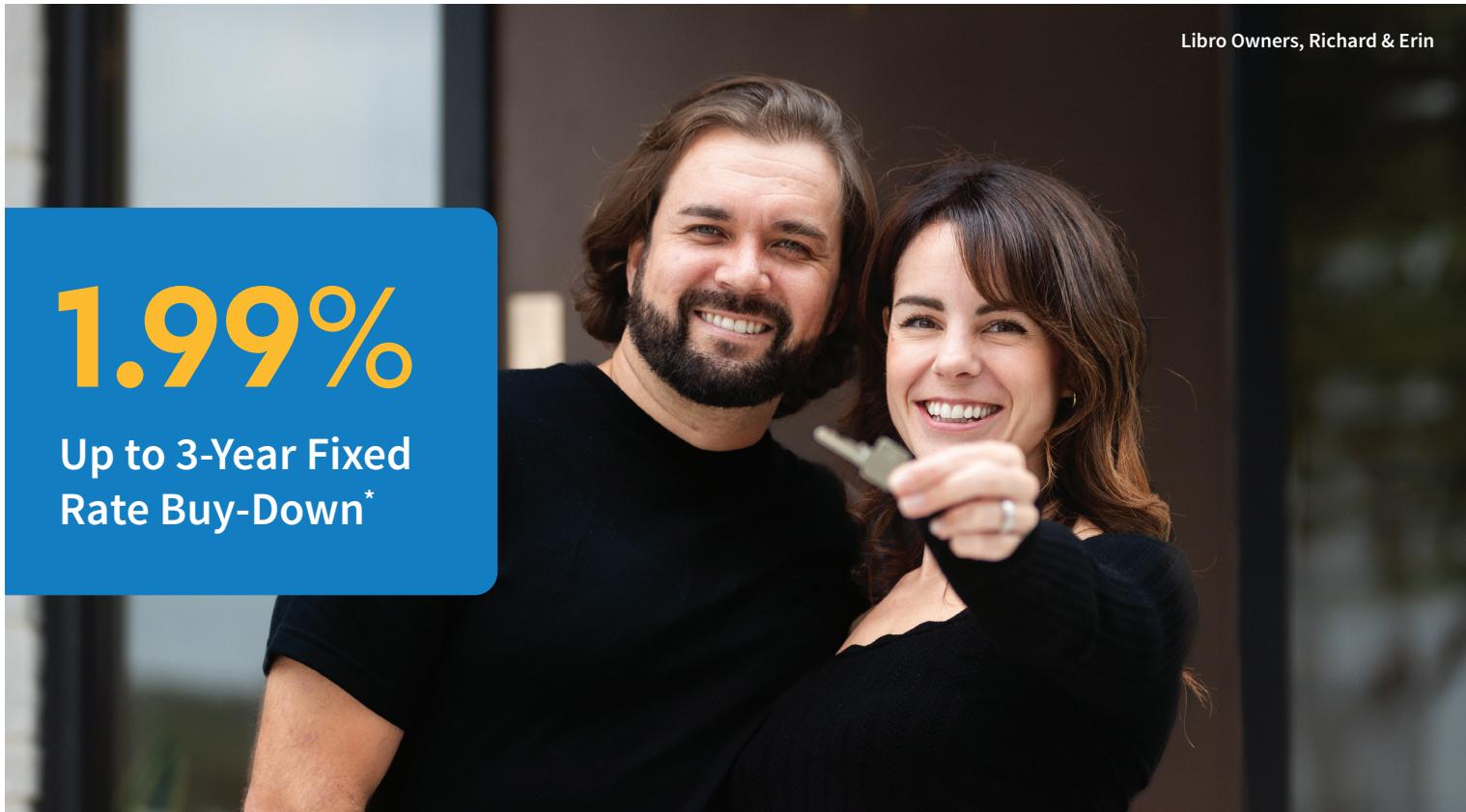


# Let's Build Your Future, Together.



We've teamed up with Hyde Construction to make owning your new home simple and stress-free.



**1.99%**

Up to 3-Year Fixed Rate Buy-Down\*



## Rate Buy-Down

Thanks to our partnership with Hyde Construction, qualified buyers may access a **3-Year Fixed Rate Buy-Down** - offering lower interest rates and monthly payments in the first years of your mortgage. With starting rates as low as **1.99%\***, this limited-time offer helps you ease into homeownership with more flexibility and confidence.



## Simple Appraisals

We've taken care of the appraisal upfront for the whole development, so you don't have to manage this process specific to your home. Planning on some upgrades to your home? Not a problem. We'll use your purchase price to keep the process smooth.



## Approval That Stays Strong

Once approved, your financing won't change, even if life does. No rechecks, no surprises—we're providing you a commitment to get you into your new home.



## Types of Properties Included

Vivian Villages by Hyde Construction offers one bedroom condos at \$374,900. Visit [vivianvillage.com](http://vivianvillage.com) for more details.



## Coaching

We know buying a home can feel overwhelming. Your Libro Coach will walk you through every step and make sure you feel confident and informed.

\*Rate Buy-Down provided by Vivian Villages by Hyde Construction Limited. Offer available for a limited time and subject to change or withdrawal without notice. Offer valid for applicants with 20% down with amortization of 25 years or less. Eligibility criteria and approval required. This program is only available in combination with a Libro Credit Union mortgage on qualifying properties.

# Introducing Libro Credit Union



For over 80 years, Libro Credit Union has been helping individuals, families, and businesses across Ontario achieve their goals. As a financial institution we're dedicated to supporting our Owners, building strong communities, and a thriving local economy.

We offer a full range of services—from everyday banking and mortgages to investments, business solutions, and personalized financial coaching.

## Mortgages at Libro come with:

A competitive rate.

Flexible repayment options like Double-up and 20:20 to help you become mortgage free sooner.

A free premium chequing account with unlimited transactions. A \$1,500 value.<sup>1</sup>

Financial Coaching all the way through the process, and beyond.



**Have questions or  
ready to get started?  
We're here to help—  
just reach out and  
let's chat.**

**Scan the QR Code to  
book an appointment  
with Casey.**



**Casey Fraser**  
Home Financing Advisor  
[Casey.Fraser@libro.ca](mailto:Casey.Fraser@libro.ca)  
519-801-7115

<sup>1</sup>Premium chequing account offer available for Libro mortgage holders who qualify under this program. \$1,500 value based on typical transaction fees and account costs over 5 years. Terms and conditions apply.