



It's Time for a **Mortgage Check-In**

As a dedicated mortgage professional, it is my pleasure to help Canadians secure the financing for their biggest investment - their home.

I realize however that my profession is misunderstood and many are under the impression that I only work with people who have bruised credit or are in business for themselves, but that is not the case. In fact, I am able to assist any and all potential homeowners, with most of my clients falling under A-lenders.

To help you get a better understanding of my role as a mortgage professional, I have put together a quick list of some of the things I do!

- I can provide you options as I work with all of Canada's leading financial institutions including major banks, trust companies and credit unions. You can find a complete list of all my lending partners on my website.
- I can save you time by shopping the market on your behalf, instead of you having to go to multiple lenders or attempting to negotiate the best rates.
- I can provide access to better mortgage products as I have access to a variety of mortgage products, exceptional rates, fast turnaround and flexibility with approvals. In addition, I can access special products such as mortgages for the self-employed, contract employees, have seasonal income, have trouble proving income, or lack some of the standard documentation.
- I provide unbiased advice. While many clients believe their bank will automatically give them the best rates because they have been a loyal customer for many years, have multiple accounts, or have high account balances, that is not necessarily the case. As a mortgage professional, I work for YOU and can ensure that you get the best mortgage product available.

- I can protect your mortgage rate by pulling a single credit report, instead of one per financial institution which can actually impact and even reduce your credit rating.
- My services come at no cost to you, including finding the best mortgage product for your needs and negotiating on your behalf. As a mortgage professional, I am paid by the lender once the mortgage has been arranged. The only exception would be those looking for financing through private lenders, which would be discussed at the beginning.
- I am a fully licensed mortgage professional and am governed by the regulator in the province(s) that I do mortgages in. The safety and security of your personal information is of utmost importance and all discussions, documentation and file management are completely confidential at all times.

With interest rates on the rise, this is a good time to review your current situation. I can help you look at your payment frequency for potential savings, such as moving to an accelerated bi-weekly plan versus monthly (or vice versa if you are finding it difficult to meet your current payments) and other potential options, such as debt consolidation or utilizing your home equity.

As your trusted mortgage advisor, it is my pleasure to work for YOU and not the banks. I pride myself on providing timely, expert advice and ensuring my clients have the best mortgage products for their specific situation. Your business is very important to me! Please do not hesitate to reach out to me to discuss your mortgage and future goals.

I am never too busy for your introductions and will take amazing care of anyone you think may find my services valuable.



Want to know more about mortgage rates and which is right for you? Contact me today!

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