

# 10 GREAT REASONS TO USE A MORTGAGE BROKER

## 1 | GET ADVICE

As independent mortgage brokers and mortgage agents, we're not tied to any one lender or range of products. Our goal is to help you successfully finance your home or property. We'll start by getting to know you and your homeownership goals. We'll make a recommendation, drawing from available mortgage products that match your needs, and we will decide together on what's right for you.

## 2 | SAVE TIME

It could take weeks for you to organize appointments with competing mortgage lenders — and we know you'd probably rather spend your time house-hunting! We work directly with dozens of lenders, and can quickly narrow down a list of those that suit you best. It makes comparison-shopping fast, easy, and convenient.

## 3 | WE NEGOTIATE FOR YOU

Many people are uncertain or uncomfortable negotiating mortgages directly with their bank.

## 4 | MORE CHOICES

We have access to a network of major lenders in Canada, so your options are extensive. In addition to traditional lenders, we also know what's being offered by credit unions, trust companies, and other sources. And we can help you take care of other requirements before your closing date, such as sourcing mortgage default insurance if your down payment is less than 20% of the purchase price.

## 5 | GET THE BEST RATES

Even if you've already been pre-approved for a mortgage by your bank or another financial institution, you're not obliged to stop shopping! Let us investigate to see if there is an alternative to better suit your needs.

## 6 | GET ACCESS TO DEALS

Many financial institutions would love to have you as a client, which is why they often offer incentives to attract creditworthy customers. These can include retail points programs, discounts on appliances, shopping clubs, and more. We do the math on which offers might be worth your attention when it comes to financing or mortgage insurance — so you get the perks you deserve.

## 7 | THINGS MOVE QUICKLY

Our job isn't done until your mortgage closes. We'll help ensure your mortgage transaction takes place on time and to your satisfaction.

## 8 | GET EXPERT ADVICE

When it comes to mortgages, rates, and the housing market, we'll speak to you in plain language. We can explain the various mortgage terms and conditions so you can choose confidently.

## 9 | NO COST TO YOU

There's absolutely no charge for our services on typical residential mortgage transactions. How can we afford to do that? Like many other professional services, such as insurance, mortgage brokers are generally paid a finder's fee when we introduce trustworthy, dependable customers to a financial institution. These fees are quite standard and nearly industry-wide so that the focus remains on you, the customer.

## 10 | ONGOING SUPPORT

Even once your mortgage is signed and paperwork is complete, we are here if you need any advice on closing details or even future referral needs. We are happy to be of assistance when you need it.