

# 10 great reasons to use a mortgage broker

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**1 Get independent advice on your financial options.** 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 help decide what's right for you.

**2 Save time with one-stop shopping.** It could take weeks for you to organize appointments with competing mortgage lenders – and we know you are busy! 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 on your behalf.** Brokers negotiate mortgages each and every day on behalf of Canadian homeowners. You can count on our market knowledge to secure competitive rates and terms that benefit you.

**4 More choice means more competitive rates.** 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.

**5 Ensure that you're getting the best rates and terms.** Even if you've 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 special deals and add-ons.** Many financial institutions would love to have you as a client, which is why they often offer incentives to attract creditworthy customers, like discounted rates.

**7 Things move quickly!** Our job isn't done until closing date goes smoothly. 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 when purchasing a property. 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 and consultation.** Even once your mortgage is signed and paperwork is complete, we are here if you need any advice on closing details or other future referral needs. We are happy to be of assistance when you need it.