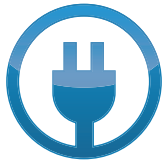


# 5 easy steps to getting a mortgage

We have a simple 5 steps program to guide you through your mortgage application and the approval process. As your mortgage broker I will work with you to assure the financing goes off without a hitch!



## 1. Connection

As a mortgage broker I have access to over 50 lenders and can arrange the right mortgage solution for your needs. Upon our initial consultation I will provide you with the following services to help you obtain mortgage financing:

1. Overview of mortgage options customized to your needs
2. A completed mortgage application



## 2. Collection

With your mortgage application, the lender requires brokers to collect and submit the following information: your credit report, agreement of purchase and sale (or estimated mortgage amount if you are refinancing), proof of income/employment, down payment amount, identification and solicitor information to the lender (be prepared to gather and send this documentation).



## 3. Submission

I will submit your application to a lender(s) that best meet your needs. With access to over 50 lending institutions including major banks, credit unions, trusts and other lenders, I can put significant negotiating power to work for you.



## 4. Approval

The lender will issue an approval that will require your signature. Your approval documents will include payment details, mortgage terms and privileges, pre-funding conditions (if they apply). If your closing is more than 30 days away we will hold your approval and continue to monitor the market, within 4 weeks of closing we will contact you to finalize your approval documentation.



## 5. Closing

After signing and submitting all your supporting documentation, the lender will review and approve the final documents and send their instruction package to your lawyer. At this time you can meet with your lawyer to provide identification and signatures and review your final closing costs. On closing day, your mortgage funds are transferred to your lawyer.

Thank you for choosing me as your mortgage broker! Once your mortgage is closed; I will continue to provide helpful information to guide you through market conditions. You can also contact me to navigate your mortgage options, finance renovations, purchase investment properties, or finance a debt consolidation in the future.

It has been a pleasure helping you and I look forward to keeping in touch.