

WHO'S BETTER?



THE BANK

OR

THE BROKER



The broker works for you. The bank doesn't.

The right mortgage is a critical factor determining long-term savings. The value of a professional mortgage broker comes from having someone who objectively works for you and is not limited to mortgage product offerings from one source; like a bank.

Advice on choosing the right mortgage option considers interest rate, payment privileges, payment penalties, long term savings and much more.

Take a look at the differences between my services & the bank's services

| Feature | My Services | The Bank's Services |
|----------------------------|--|---|
| Product Choice & Access | <ul style="list-style-type: none">• Access to over 50 lenders (including banks)• Rate promotions | <ul style="list-style-type: none">• Limited access to the bank's line of mortgage products |
| Independence & Objectivity | <ul style="list-style-type: none">• Works for you (the Client) | <ul style="list-style-type: none">• Works for the bank |
| Rates | <ul style="list-style-type: none">• Offer the best rate in the market• Can guarantee an interest rate for 90-120 days | <ul style="list-style-type: none">• Offer the rate for that specific bank• Will not be able to offer you a better deal from another institution's products |
| Ongoing Service | <ul style="list-style-type: none">• Keep in touch through mortgage years for annual reviews, refinancing, renovation financing or debt consolidation | <ul style="list-style-type: none">• Get annual statement in the mail and notice for your mortgage |
| Cost | <ul style="list-style-type: none">• No Cost (I am paid by the financial institution that funds your mortgage) | <ul style="list-style-type: none">• No Cost* |

*on qualified applications.

You never have to worry about a better mortgage on the market – you will have it. I work to find you the best solution. Call me today!