



The Mortgage Centre

We work for **you**, not the lenders.

WHY USE A MORTGAGE BROKER?

A mortgage can be a powerful financial tool. It's no surprise, then, that a growing number of Canadians have started to ask some smart questions about their mortgage. Here are 10 ways The Mortgage Centre (Guelph) can help you save money with your mortgage.

- 1. Choice** - The Mortgage Centre has access to mortgages from a large range of lenders - so our clients have by far the best choice of rates and mortgage options. We have partnerships with most of the chartered banks in Canada such as TD Canada Trust, Scotiabank, CIBC, credit unions, trust companies, national and regional lenders, and non-traditional lenders.
- 2. Independence & Objectivity** - The Mortgage Centre actually works for YOU, not the lenders. That kind of objectivity means that you - the client - are the focus. We help you find a mortgage that fits your lifestyle and meets your needs.
- 3. Negotiating Power** - Mortgage brokers have negotiating power because the lenders compete for our client's business. You'll get the very best rate for your situation.
- 4. Access to Rate Promotions** - You may not realize it, but there are sales and promotions in the mortgage world too! Our lenders often offer special rate promotions and we pass those savings along to you.
- 5. Expertise** - An Accredited Mortgage Professional (A.M.P.) designated mortgage broker who is a mortgage specialist. That's the kind of expertise you want to guide you through today's confusing mortgage market. We track the economy closely and share with you how and what will affect your mortgage, based on the Canadian and global economy.
- 6. A Focused Specialist** - A mortgage is a very significant financial event. At The Mortgage Centre, we are only in one business, and we do it exceedingly well. That's what you want: someone who's focused on the mortgage marketplace and your needs.
- 7. Lower Rates** - Getting a lower rate can potentially save you thousands of dollars. That's why more homeowners are calling The Mortgage Centre, even upon their mortgage renewal. A little information can go a long way.
- 8. One Credit Inquiry** - Rate-shopping on your own can actually be hazardous to your credit. Every time a lender checks your credit, the credit bureaus take notice. Too many inquiries and your credit rating can weaken, possibly affecting the rate and terms of your mortgage. Your broker does one inquiry only, regardless of how many lenders you're looking at.
- 9. No Cost to You (OAC)** - As a rule, the winning lender pays compensation to The Mortgage Centre based on the financial institution you decided on for your mortgage, so there's no cost to you.
- 10. Personal Attention** - You need a mortgage plan that is a custom fit for you. At The Mortgage Centre we stay in touch with you regularly to help you fine-tune your mortgage as your financial needs change. Keep in mind that our business is built primarily through referrals from satisfied clients, so your positive mortgage experience is essential for our ongoing business growth.

Your mortgage is a big decision and a powerful financial tool. Contact The Mortgage Centre (Guelph) to learn how you can save money and build wealth with your mortgage.