

Need mortgage financing? There's value in getting a FREE second opinion!



For most people, their mortgage represents the largest and lowest-cost debt obligation, and their home is generally their most significant asset. That's why getting the right mortgage is so important – it can protect you from a financial downturn, save you thousands of dollars, and help build your wealth over time.

Compare the services available to you and you will understand why a second option can be so valuable, including the potential to save thousands of dollars.

My Services

The Bank's Services

Product Choice & Access to Lenders

I have access to over 50 competing lenders, including most of the major banks. I am aware of rate promotions as they become available.

Access to the bank's line of mortgages, so you are limited to what the bank offers.

Independence & Objectivity

I work for you, not for any one lender. That means I find the best mortgage from the marketplace for your specific situation.

Mortgage specialists work for the bank. Hopefully there is a mortgage within that limited product suite that meets your needs.

Rates

Our overall volume gives us negotiating power with our lenders. We can often get a better rate for you from your own bank. Getting a lower rate can potentially save you thousands of dollars. And I can often guarantee an interest rate for 90-120 days.

Depends on the rates set by that particular bank. You will not be advised if there is a better deal elsewhere. They don't shop the market; they only have access to their line of mortgage products.

Ongoing Service

I will keep in touch with you after your mortgage closes and all through your mortgage years. I conduct annual mortgage reviews, and as your needs shift, we will tailor your mortgage plan so it always fits your current goals.

You will get an annual statement and a notice for your mortgage renewal.

Advice & Strategies

I will provide ongoing advice specific to your situation, whether that is to consolidate debt, buy a next home, pay off your mortgage faster, or invest in property. You deserve dedicated attention.

Not often available. Mostly available for order taking situations. No proactive advice is typically provided and you may not be dealing with a licensed mortgage specialist.

Cost

No cost.* I am paid by the lender that funds the mortgage.

No cost.

* On approved credit. Some brokers may charge fees in certain circumstances.

If there is a better mortgage for you in the marketplace, I can help you find it.
Get a FREE second opinion today and possibly save thousands of dollars!



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