# Proudly Celebrating Canada's Birthday in Milton

On June 20, 1868, a proclamation signed by the Governor General, Lord Monck called upon all Her Majesty's subjects throughout Canada to join in the celebration of the first anniversary of the formation of the union of the British North America provinces in a federation under the name of Canada on July 1<sup>st</sup>.

How would you like to celebrate with "The Perfect Mortgage" ?

www.MortgagePerfect.ca

# Looking for the right mortgage? It pays to have choices

This Accredited Morgage Broker has over 20 Prime Lenders to choose from Don't let your bank act as if they are doing you a favour

### Purchasing a new home?

We research the market to get the best mortgage for you. We research the market to get the best interest rate and terms to suit you.

#### There is Good Debt and then There is Bad Debt

Are you nibbled to death by high interest rate loans and / or credit cards? Smart Borrowers use Smart Refinancing to convert Bad Debt to Good Debt.

#### Renewing your mortgage?

Don't just sign back the Lender's renewal offer at the quoted interest rate. Switching your mortgage, if necessary, costs nothing and could save a lot.

## Is the Bank insisting on their mortgage insurance?

You do not have to take it- you can refuse it - the beneficiary is the Bank. However, you probably do need insurance, unless you already have lots. Get term insurance from a broker- the beneficiary will then be your survivors.

## If you have 30% or more equity in your home?

Consider making some of your mortgage interest Tax Deductable.

Borrowing to invest could be right for you.

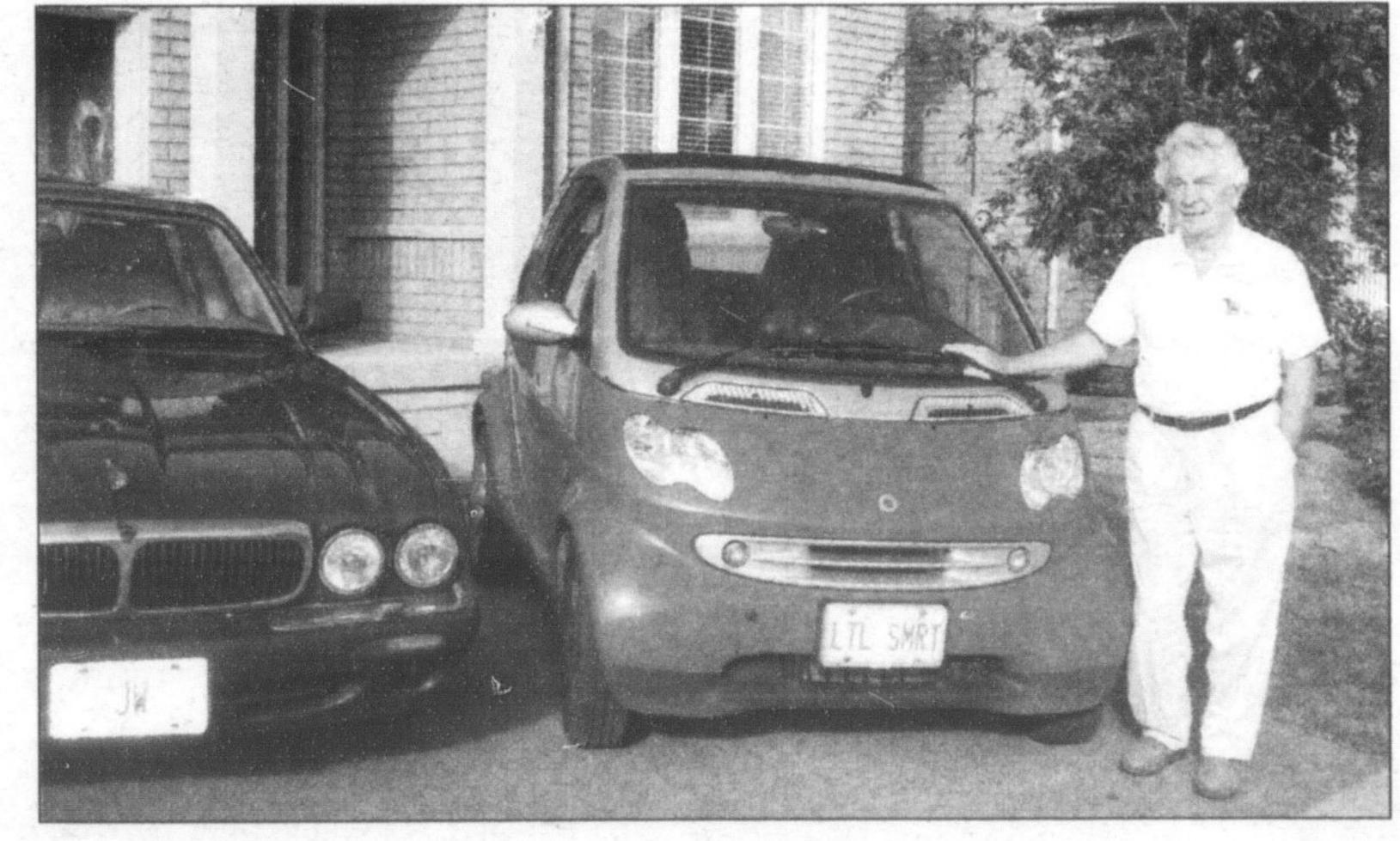
We have the computer software to compare and see if it's right for you.

This mortgage broker can help you make "SMART" decisions.

# Do contact me today for a "no cost" consultation

John Woods, MBIM, CFP, AMP
Tel. (905) 878-7777 Mobile (905) 334-1200
Fax: (905) 693-9232 JohnWoods@Look.ca
22 Ontario St. S (The RE/MAX Office)





www.TheSmartMortgage.ca