

# ASSURED

MORTGAGE SERVICES  
Broker #10259



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## RENEWING YOUR MORTGAGE? REFINANCING? PURCHASING?

Probably the largest debt you will ever have...

It really pays to be a "Smart Borrower"

Give me a call to be pre-approved...

or

Check out my website [www.TheSmartMortgage.ca](http://www.TheSmartMortgage.ca)

(the secure mortgage application is at the top left)

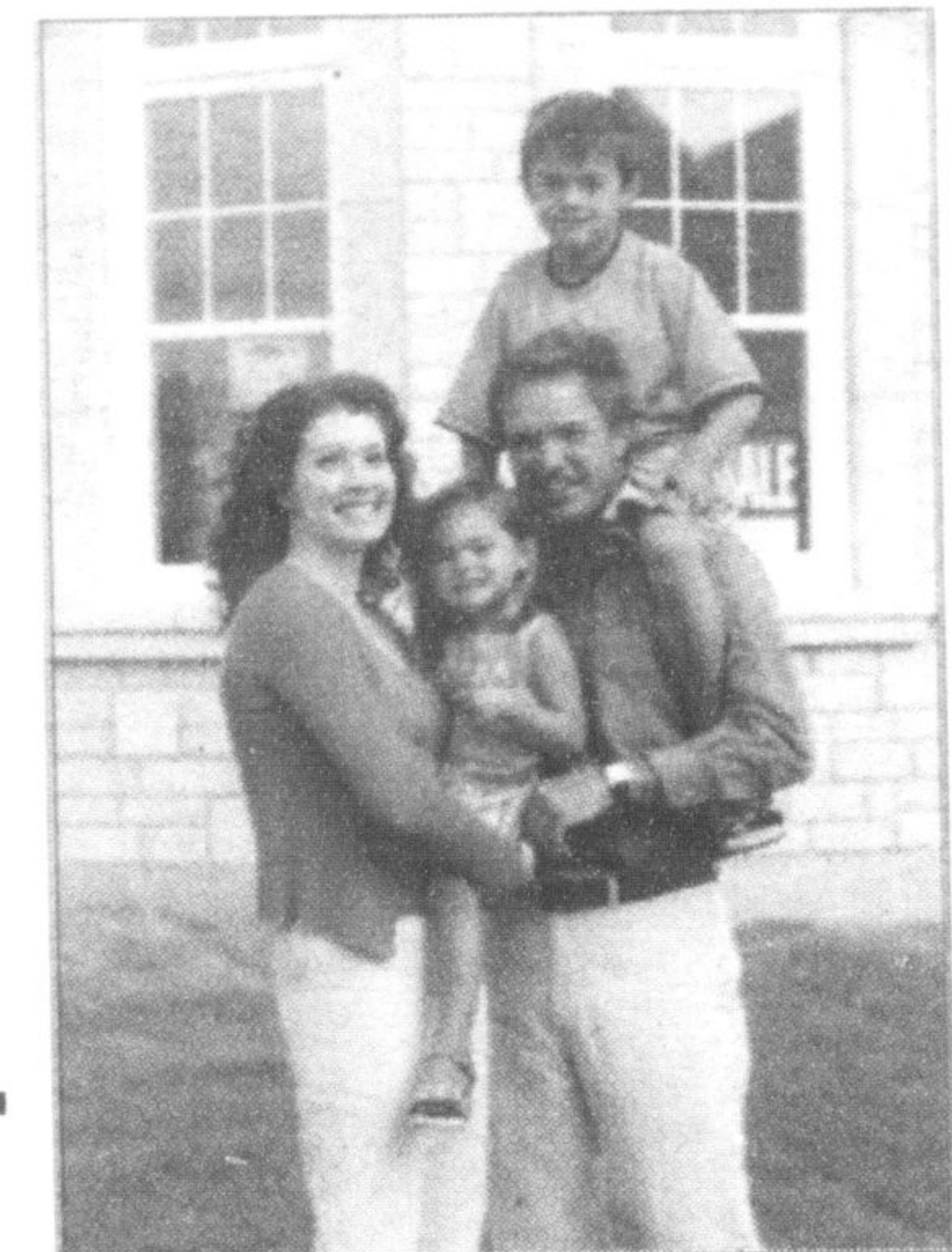
I will compare terms and interest rates among 30 or so lenders

(Banks and other lenders)

**AT NO COST TO YOU!**

## BUYING A HOME IS MORE AFFORDABLE THAN YOU THINK!

House Price	\$200,000	\$270,000	\$310,000
Down Payment	\$10,000	\$13,500	\$15,500
Amortisation	35 Years	35 Years	35 Years
Interest Rate	4.69%	4.69%	4.69%
<b>Monthly Payment</b>	<b>\$957</b>	<b>\$1,292</b>	<b>\$1,484</b>
Combined Income Needed	\$49,600	\$62,500	\$69,600



has some really nice homes  
and NOW listed at very attractive prices.

## AT THIS TIME IT IS A "BUYER'S MARKET"

## REFINANCE THAT CREDIT CARD AND OTHER DEBTS!

Credit Card Debt	\$15,000
Minimum Monthly Payment	\$450
Months to Pay Debt (with no more additions)	<b>46</b>
<b>Interest Paid</b>	<b>\$5,692</b>

Debt Added to Mortgage	\$15,000
Additional Monthly Mortgage Payment	\$450
Months for the Debt Payments to End	<b>36</b>
<b>Interest Paid</b>	<b>\$1,116</b>

Alternatively, reduce that \$450 extra payment to \$73.26 if necessary.



It really pays to be a **SMART BORROWER**