

Ten great reasons why you should talk to a mortgage broker

A home is the biggest purchase most of us will ever make. And a mortgage can be a powerful financial tool. No surprise, then, that a growing number of Canadians have started to ask some smart questions about their mortgage. In fact, in 2011, 48 per cent of new homebuyers arranged their mortgages through a mortgage broker, up from 45 per cent in 2009 and 35 per cent in 2007 (2011 CMHC consumer survey). Why? Here are 10 great reasons:

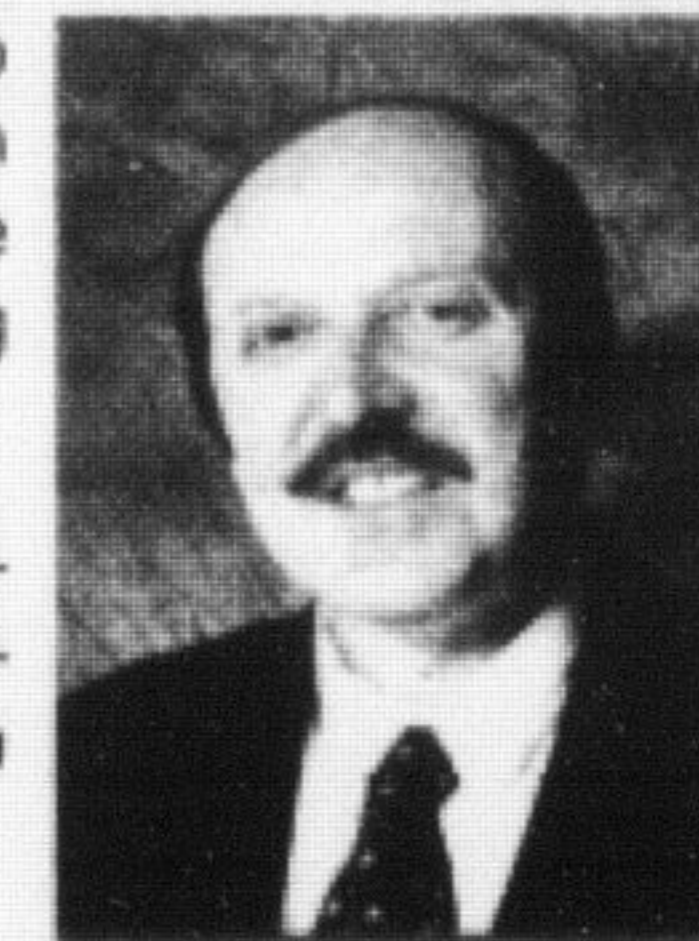
- 1. Choice.** A broker has access to mortgages from a huge range of lenders – so their clients have by far the best choice of rates and mortgage options. With partnerships in a vast network of over 50 lending institutions, including banks, credit unions, trusts, national and regional lenders, and non-traditional lenders, your broker can help design the perfect mortgage for you.
- 2. Independence and objectivity.** A mortgage broker actually works for you, not for any one lender. That kind of objectivity means that you – the client – are the focus. They fit the mortgage to the client, not the other way around.
- 3. Negotiating power.** Mortgage brokers have negotiating power because the lenders compete for their business. You'll get the 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. Lenders often offer special rate promotions, for example. Your broker will know about these special offers, and whether they might work in your situation.
- 5. Expertise.** An AMP-designated mortgage broker is

a financial specialist. That's the kind of expertise you want to guide you through today's plentiful mortgage market. With mortgages for entrepreneurs, new Canadians, investment properties, vacation homes, credit repair and debt consolidation solutions, today there are mortgages for almost any situation. And your independent mortgage broker knows them all.

- 6. A focused specialist.** A mortgage is a very significant financial event. Mortgage brokers are in only one business, and they do it exceedingly well. That's what you want: someone who's focused on the mortgage marketplace and your needs.
- 7. Rates.** Getting a lower rate can potentially save you thousands of dollars. That's why more homeowners are more likely to call a mortgage broker to check out their options for their first mortgage and at renewal. Call early; your mortgage broker can usually guarantee an interest rate for 90-120 days.
- 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 how many lenders you're looking at.
- 9. No cost to you (a.o.c.).** As a rule, the winning lender pays compensation to your broker for the services and solution provided.
- 10. Personal attention.** You need a mortgage plan that is a custom fit for you, and a broker who keeps in

touch with you during your mortgage years. Keep in mind that their business is built primarily through referrals from satisfied customers, so your positive mortgage experience is essential for their ongoing business growth.

Your mortgage is a big decision and a powerful financial tool. For your next mortgage, contact a mortgage broker who is trained and ready to help you achieve your financial and homeownership goals.



John Cavan, AMP
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Ask your local mortgage planner

John Cavan is an Approved Mortgage Planner with Mortgage Architects. Mortgage questions and concerns can be directed to John Cavan's office, located at 14 Martin St., Milton. John can be reached by phone: 905-878-7213 or by email: john.cavan@mtgarc.ca. John Cavan's website is www.stressfreemortgage.ca. Contact John today about your stressfree mortgage opportunities.

The Puck Stops Here!

Call the "i dream team" today!



Call the "i dream team" for great rates, fast friendly service & stress free mortgages

MA Mortgage Architects
Brokerage #10287

14 Martin St., Milton, ON

5yr Variable
2.70%*
5yr Fixed
3.54%*
7yr Fixed
4.49%*

* Rates subject to change at any time without notice. ** O.A.C.

905-878-7213

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Brad Thomas
Sales Representative

905-822-5000



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305 PERREGRINE WAY - \$699,000

BEAUTIFUL MATTAMY BUNGALOW - LOFT IN MILTON!!
Brand new, over 2300 sqft mattamy built bungalow in Milton. Upgraded kitchen, 50' lot on the ravine, large master ensuite, 2 beds on second level in place of loft. MLS # W2179346



227 HIGGINBOTHAM - \$449,000


MOVE IN TODAY!!
3 Bed 3 Bath Detached, Mattamy's Spirit Plan 4, 1835 sqft in Hawthorne Village. 9 ft ceilings, open concept kitchen with breakfast area and hardwood floors on the main floor. MLS # W2193131

CALL BRAD THOMAS FOR A VIEWING @ 416-617-6953


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FINE HOMES & ESTATES

Goodale Miller Team

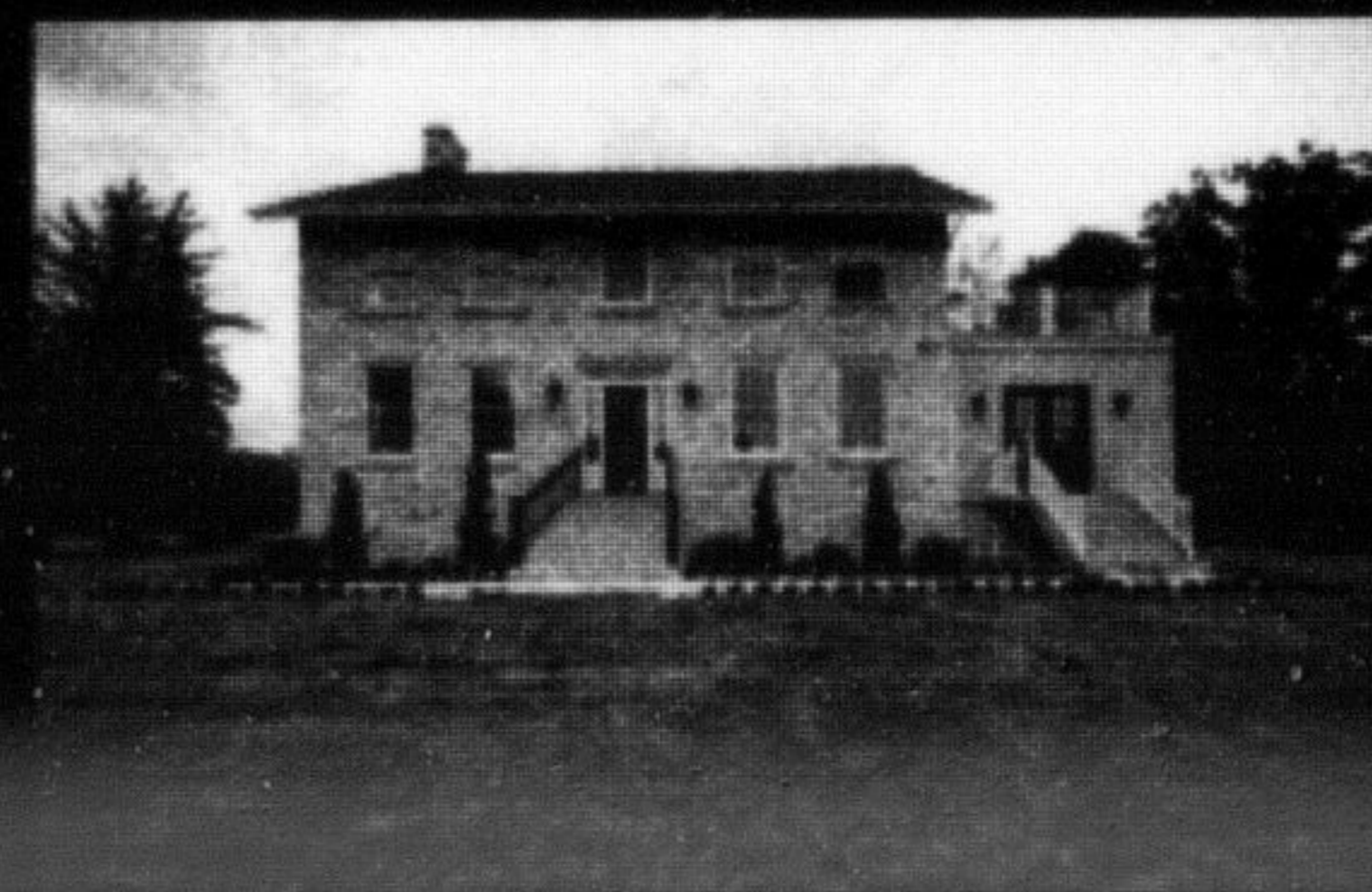
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Don Goodale
Sales Representative




Brad Miller
Broker




LUXURY LIVING REBUILT BY STONE
Gorgeous c1850s home rebuilt stone by stone in 2008. Enjoy yesterday's charm with all of today's conveniences! Over 4700 sq ft of living space. Large principal rooms, custom kitchen with high end appliances, geothermal heating/cooling system, hardwood floors, two fireplaces. Master bedroom with ensuite plus private terrace overlooking 97 scenic acres. Just north of the 401 near Campbellville.




THE BEST OF BOTH WORLDS - \$2,995,000
Sited in a rural setting yet minutes from all amenities and offering quick Hwy. access for commuters. Recently custom built with soaring ceilings and oversized windows to showcase the natural surroundings. Main level master bedroom with walkout to the patio and in-ground pool. Fully finished lower level with 5th bedroom and bath, perfect as a nanny/guest suite.




STUNNING RURAL ESTATE
Prestigious enclave of North York, Ontario custom built by Marsal, this incredible estate offers 6747 sq ft of luxurious living fully finished with the highest quality materials and finishes around. All season sunroom, morning sun, day, evening, private wooded rear yard. Main level master with en-suite, 2-storey open concept w/ high beamed sunken family room is the heart of this home. Minutes from golf & country club.



Spacious 1+1 bed 3 bath bungalow backing onto green space on a large estate lot. Fully landscaped with impeccable gardens, interlock patios & large custom EON cedar deck. Walkout lower level. Open concept, hardwood floors, 10'-14' ceilings, custom maple kitchen, 5 pc ensuite, large walk-in closets.



LIVE THE RURAL LIFESTYLE - \$1,750,000
Gated and very private custom built country estate on over 13.6 acres of professionally landscaped natural grounds. Just minutes from Killarney. Live the rural lifestyle, minutes to city! Incredibly landscaped with breathtaking pool, hot tub, jets & Bunker and auto retractable covered sand beach, volleyball, 2 basketball courts, inside & out, golf on your own pitching green & hole! Over 13,000 SF of luxury finished living space!



DEVELOPMENT POTENTIAL - \$1,499,000
A unique opportunity to own 16.5 meticulously manicured acres with meandering stream and towering mature evergreens completely bordering the property! A chance to build your estate home or potential to create lots. Lovely updated charming home steps to the quaint Village of Carlisle. Borders the custom enclave Tuckaway. Great Access to major highways and 401.