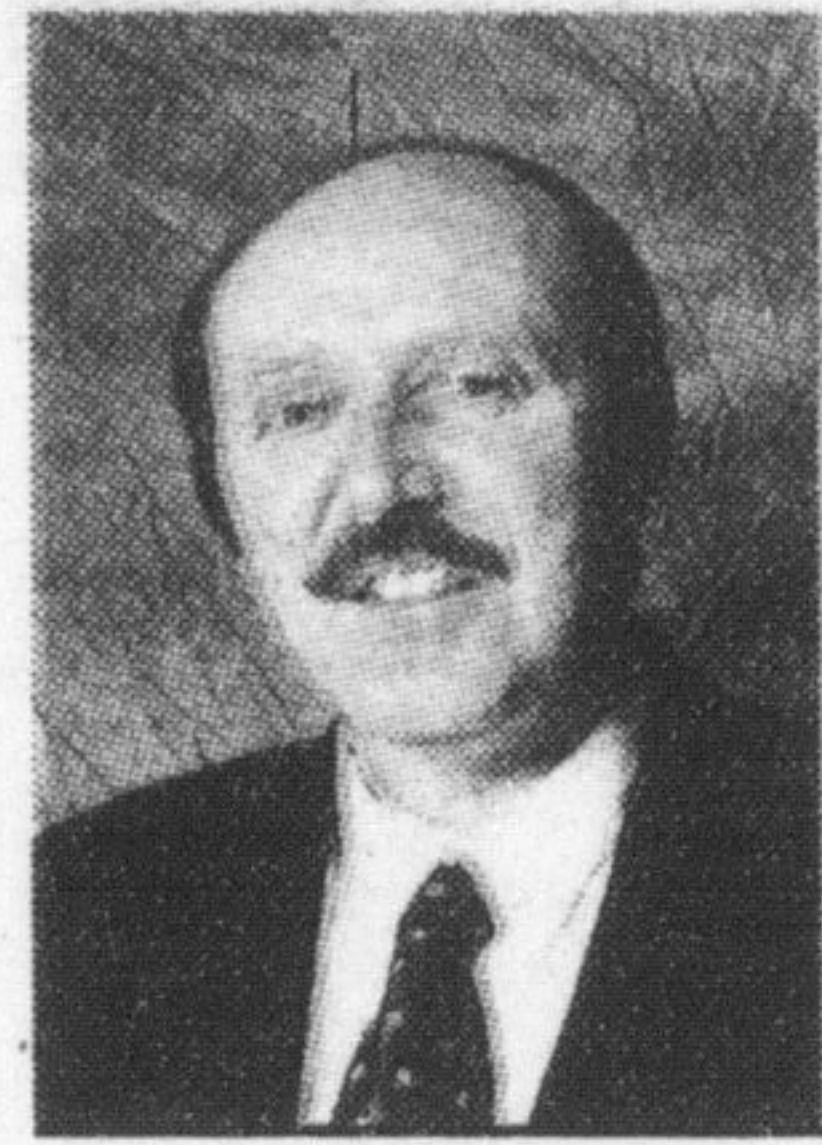


Jump in! It's a golden market for first-time homebuyers!

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Ask your local mortgage planner

If you're a first-time homebuyer, you've found the perfect moment to jump in to home ownership.

Most Canadians face the same dilemma when they're gearing up to become a home owner. They're all asking themselves the same kinds of questions: How much downpayment do I need to save up? What do I need to know about getting the right mortgage? Am I getting in over my head? Will I be able to get a low rate on my mortgage... and can I find a house I can love at a price I can live with?

Good news. The mortgage planning experts at Mortgage Architects explain that

today's first-time homebuyers have a golden opportunity right now. These planners have access to low and even no-downpayment mortgages – to help first-timers get into their first home faster. Mortgage rates remain very low. And housing prices are down from their soaring values of the past few years. It's a buyers market; which makes this a golden opportunity for first-time homebuyers.

The key to buying your first home is to know your options. That's why more and more Canadian first-timers are seeking out independent mortgage brokers – instead of just making a trip to the local bank. A recent study by the Canada Mortgage and Housing Corporation



(CMHC) found that about 25% of all mortgages in Canada are now arranged through mortgage brokers. And among first-time buyers, that number jumps to 44%.

First-time buyers tend to seek out mortgage planners because they are thinking hard about a big financial decision. This generation of homebuyers is very savvy about seeking out options. They don't feel like they're tied to a particular bank. No one "owns" them, in their view.

The fact is that independent mortgage planners – like those at Mortgage Architects – have access to a huge range of lenders, and can give the homebuyer insight into who has the lowest rates, or

who has a special option or feature that could be a perfect fit with the homebuyer's needs. It's partly about "shopping" rates, but it's also about taking a more holistic view of how a mortgage fits into the client's overall financial picture.

If you're considering a home purchase – or wondering if you're ready to jump in to the market – then your first stop should be to a mortgage planner. They can assess your situation to determine whether you're ready to buy, and can pre-approve you before you start shopping for a home.

While it's important to be prudent, many first-time homebuyers are actually too cautious about getting into the market. In fact, mortgage planners often shock those clients by showing them that they could have been building equity for the last few years – rather than paying someone else's mortgage with their rent money.

Today, first-time homebuyers have that perfect combination of low rates, sensible housing prices, and an excellent range of downpayment and other options. No question, it's the perfect time to jump in.

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.

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CRYPTOQUIZ

Each of the following cryptograms is a clue to the identity of a famous couple in history. Using the hints S=R and I=E, decipher the clues to name the couple.

① K E M I

③ Y S U W C U C

⑤ I G I V Z Y R U

② G W U U G I E R I

④ Q S E M V S W R X I

Oh, how these two inspired each other in their work:

ANSWERS: 1) DOVE, 2) LITTLE ONE, 3) ARTISTS, 4) FROG PRINCE, 5) ELEPHANT, FRIDA KAHLO AND DIEGO RIVERA