



John Cavan, AMP
Agent
MA Mortgage Architects
Ask your local mortgage planner

5 REASONS TO REVIEW YOUR MORTGAGE



There is no need to wait until mortgage renewal to re-evaluate your mortgage needs. There are many reasons people actively review their mortgage before renewal.

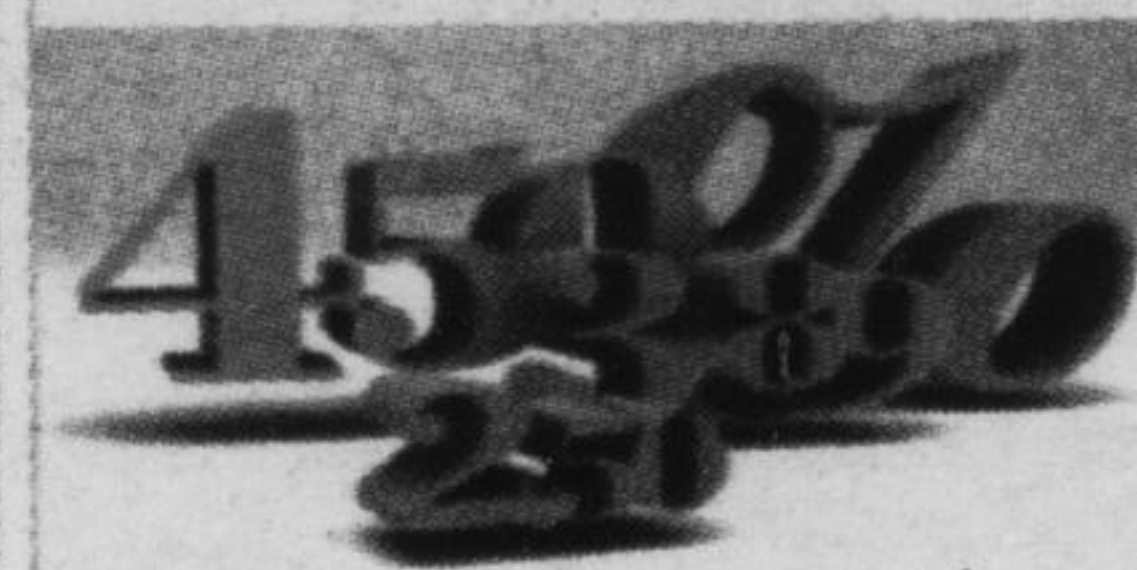
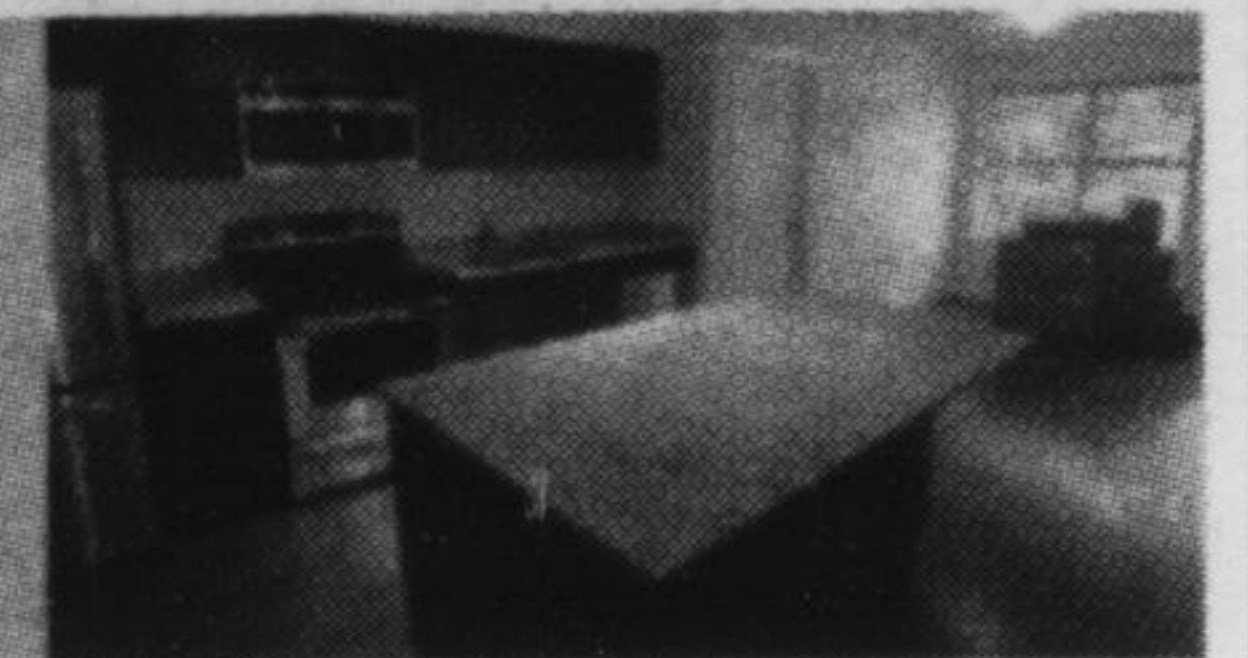
CHANGES IN INCOME

Has your income changed? If your income has increased you may be interested in using some simple mortgage free sooner. Conversely if your income has decreased and you are finding mortgage payments difficult, its worth looking at your mortgage or total financial picture to see if re-structuring your mortgage or debts will help you feel financially more comfortable.



RENOVATIONS

Looking to renovate your home and wondering how best to finance the improvements? Let's take a look at the different options I can offer you.



INCREASED DEBT LEVELS

Are you faced with increasing debt levels and looking to consolidate high interest debts into your mortgage? I can help determine your best options when it comes to managing your debts.

I'M HAPPY TO HAVE HELPED YOU WITH YOUR MORTGAGE LET'S DETERMINE IF I CAN HELP YOU MID MORTGAGE WITH ANY CHANGING NEEDS YOU MAY HAVE!
CALL ME TODAY TO DISCUSS!

INTEREST RATES

Have mortgage rates changed since you've had your mortgage? If rates have decreased refinancing your mortgage can sometimes offer long-term savings. If you have questions about your current interest rate I can help you determine if there is any potential savings.



CHANGES IN FAMILY STRUCTURE

Depending on the stage or changes in family structure you may need to look at your mortgage when looking at things like maternity or paternity leave, paying for university or looking to retire. I can help you determine strategies to make your current life situations more comfortable.

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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Renovate a house to meet changing circumstances

As homeowners progress through different life stages, what they need in a house may evolve at the same time.

Be it a new addition to the family, a change in income, or the need for a home office, there are a myriad of reasons why a home may need to change to suit a new lifestyle. With four in 10 Gen X Canadians saying that they see their current home as a 'forever' home (according to a recent TD poll) a renovation can be a smart way to ensure a house continues to meet life's needs.

"Homes play an important role in our lives," says Nupi Zubair, associate vice president of retail products at TD Canada Trust. "Renovating, rather than moving, can be a good choice for those who love their current home, but realize it needs to grow with changing circumstances. Some renovations make financial sense, and can potentially save money

in the long term, or increase the resale value."

Zubair points out that it's important to have a realistic idea of the opportunity cost of any renovation. This means comparing the expense of the renovation against the value it may add to the home. Adding improvements such as better windows or a more efficient heating system, for instance, might end up saving dollars in the future. Some renovations, like updated electrical wiring for example, may mean a reduction in your insurance premiums.

"Talk to an adviser and crunch the numbers together," Zubair advises. "If you decide to go ahead with a renovation, an adviser can help you choose the right financing option. A home equity line of credit, for instance, allows you to use the equity in your house to borrow money for a renovation."

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