

Ask me about putting your ad on

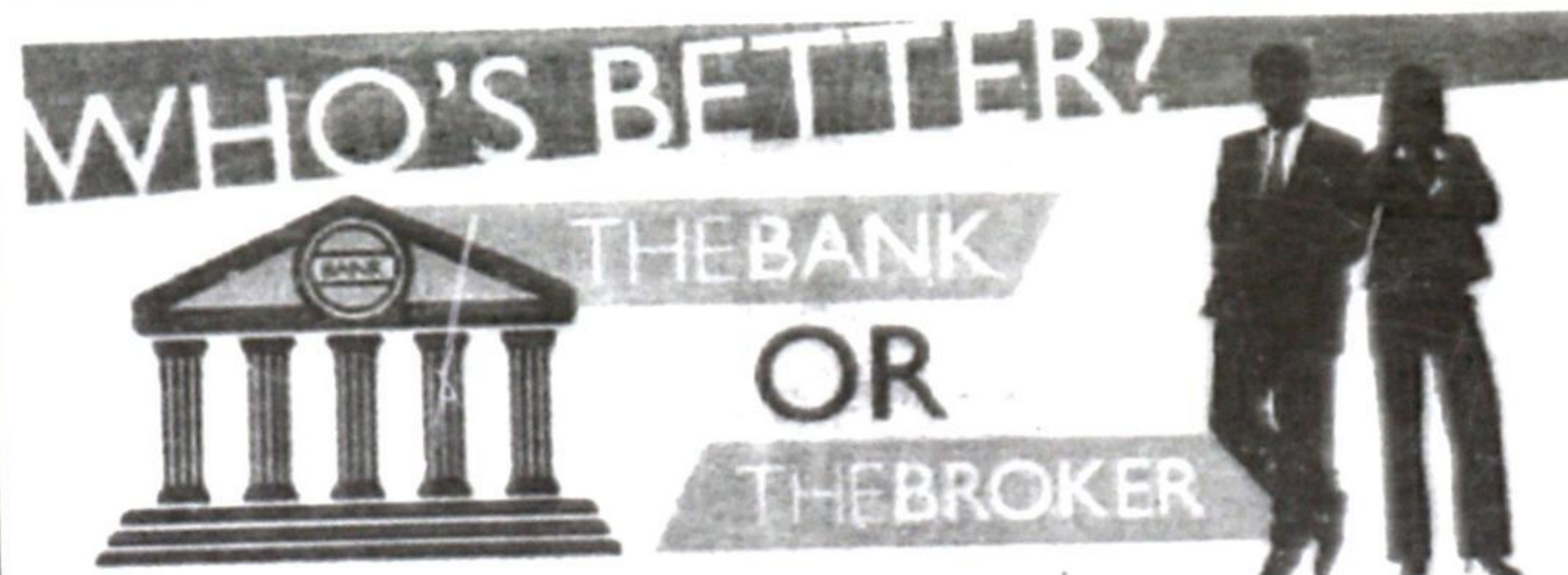


HomeFinder.ca

Call Diane at 905-878-2341 x 212
or email dianew@miltoncanadianchampion.com

John Cavan AMP
Agent
Mortgage Architects
Ask your local mortgage planner
Brokerage #12728

WHO'S BETTER? THE BANK OR THE BROKER



The broker works for you. The bank doesn't.

The right mortgage is a critical factor determining long-term savings. The value of a professional mortgage broker comes from having someone who objectively works for you and is not limited to mortgage product offerings from one source; like a bank.

Advice on choosing the right mortgage option considers interest rate, payment privileges, payment penalties, long term savings and much more.

Take a look at the differences between my services & the bank's services

Feature	My Services	The Bank's Services
Product Choice & Access	<ul style="list-style-type: none"> • Access to over 50 lenders (including banks) • Rate promotions 	<ul style="list-style-type: none"> • Limited access to the bank's line of mortgage products
Independence & Objectivity	<ul style="list-style-type: none"> • Works for you (the Client) 	<ul style="list-style-type: none"> • Works for the bank
Rates	<ul style="list-style-type: none"> • Offer the best rate in the market • Can guarantee an interest rate for 90 - 120 days 	<ul style="list-style-type: none"> • Offer the rate for that specific bank • Will not be able to offer you better deal from another Institutions products
Ongoing Service	<ul style="list-style-type: none"> • Keep in touch through mortgage years for annual reviews, refinancing, renovation financing or debt consolidation 	<ul style="list-style-type: none"> • Get annual statement in the mail and notice for your mortgage
Cost	<ul style="list-style-type: none"> • No Cost (I am paid by the financial institution that funds your mortgage) 	<ul style="list-style-type: none"> • No Cost*

*on qualified applications

You never have to worry about a better mortgage on the market - you will have it. I work to find you the best solution. Call me today!

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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