

FOCUS ON BUSINESS

Susan Dunn
Mortgage Consultant
The Mortgage Centre
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I'm looking out for your best interest!
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Why use a Mortgage Consultant?

More and more Canadian consumers are choosing services provided by mortgage brokers (25%, up from 14% just two years ago, CMHC/CIMBL survey). So far, the trend shows that first time home buyers choose a mortgage broker more often than people who are renewing a mortgage (38% of first time home buyers, only 9% of renewers). This means over 90% of renewers just relied on their current lender - in fact, usually accepting their current lender's first offer.

A Mortgage Consultant could probably have found them a better rate and terms. So many borrowers don't realize they have the option of changing lenders when their current term is up. Predictions are that the trend by consumers to use mortgage brokers will continue (50% market share predicted in the next few years).

Independent & Impartial
Mortgage Consultants working with brokers are impartial and independent. We're not employed by the banks or other lending institutions, so our advice is unbiased and is based solely on your needs.

Lower rates for consumers
We do all the shopping for you. We have access to most banks and major mortgage lenders. We'll look at what all of these lenders are offering and decide with you which package of rate and services fits your budget and lifestyle. There is no need for you to haggle with anyone - we do it all for you.

Professional, confidential, relaxed service
Mortgage Broker Consultants are registered with the Financial Services Commission and have received specific education in mortgages. We will come to your home or office (or you can come to ours) at your convenience. Applications usually take an hour or so to complete - then it's our job to get your approval ASAP.

Protect your credit
If you shop around at five different banks for a mortgage, your credit report could be run five times. This could have an unfavourable effect on your rating. We need only one credit check to use with any or all of the lenders we submit your application to.

We save you time
Your time is valuable. By going to a mortgage consultant, you're assigning an expert to take the time to find the best deal in the marketplace to fit your needs. The mortgage consultant has access to all lending institutions' products available to the broker.

Options
There are numerous types of mortgage products. Some people are comfortable with variable rate mortgages which currently offer the lowest rates but have slightly more risk. Others prefer the security of knowing their payments will remain the same for 3-5-7-10-15 or even 25 years. Some people want more generous repayment privileges or to increase their mortgage payments. Your mortgage consultant helps find the lender that suits you best.

No cost
There is no cost to the borrower for our services. Mortgage Consultants are paid broker fees directly by whichever lender you choose. This payment is not passed on to you, the borrower.

If you're looking for a mortgage now or in the near future, give me a call. We can:
• pre-qualify you so you'll know how much you can spend
• shop around for the best renewal rate for you
• get you a capped rate for up to 18 months if you want to buy a new home under construction
• arrange open, closed, or variable rate mortgages with terms ranging from 6 months to 25 years.

You owe it to yourself to find out what your options are!
SUSAN DUNN
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Sandy's Auto Service Ltd. is located at 176 Bullock Drive, Unit 8, in Markham. They can be reached at (905) 294-3868. Check out many more specials at www.toronto.com/sandysautoserv

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