

# FOCUS ON BUSINESS

## Mortgages

100% Financing  
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No Income Verification  
Debt Consolidation  
Low Low Mortgage Rates

**1.25%**  
Cash Back Incentives

**Ken Renu**  
416-697-5626

**Invis**  
Residential & Commercial

## Low mortgage rates are just the beginning at Invis!

As Canada's largest independent mortgage broker, Invis is committed to customer service excellence and employs over 500 highly trained mortgage consultants.

Now Ken Renu, an experienced and knowledgeable consultant has brought his expertise and many years of experience to the Markham area, as well as the superior negotiating leverage that comes with a company as large and respected as Invis, guaranteeing clients the best products and rates with the best financial institutions across the country.

"We use our size as a strategic advantage when negotiating the best deals for our clients," said Ken. "We go to different lenders to find the appropriate package that best suits our client's needs."

In fact, since 1983 Ken has been involved in the mortgage industry, gaining valuable knowledge and insights that he now brings to his own practice and to you.

"I felt that I had a wide range and variety of products to offer customers," said Ken. "For this reason I decided to open my own practice, and now I can personally help people who require my valuable skills."

Ken's impressive resume includes a wide range of activities, everything from management positions at major banks, to working as a mortgage broker, and even running a mortgage business in Scarborough. Now, as part of Invis' talented team of mortgage consultants, Ken looks forward to offering the large resources of Invis to his clients, which when combined with his dedication and experience, creates an excellent business potential that can help you with all your mortgage needs.

Invis consultants offer ethical and professional services at competitive rates and deal with all the major banks and private lenders to offer you the widest choice of mortgage options, which include variable rate mortgages, fixed rate mortgages, capped variable rates, rental properties, mortgages for the self-employed. Many other services are also available including bankruptcies, new home buyers, zero percent financing, bank turn-downs, no income verification, and debt consolidation.

We do residential and commercial financing from small independent businesses to large corporations, including industrial financing,



explained Ken. "We can also offer country-wide mortgages from our Markham office, and have worked with clients as far away as Halifax, Ottawa, Samia, BC and Calgary."

Ken will help you every step along the path to a successful deal and save you hours of valuable time and potentially thousands of dollars.

In 2003, Invis arranged more than \$3.7 billion in mortgages with its leading network of mortgage negotiators. In addition, Invis offers In-House Mortgages.

"We have a large private stock, and can give money to our clients without dealing with the bank," explained Ken.

As part of the exceptionally talented Invis team, Ken is highly trained and is given full support by the company to ensure Invis retains its polished reputation as the best in the business. In addition, Ken has credentials towards a Certified Real Estate Financier and a mortgage broker, and holds a diploma from BC Mortgage Financing.

Ken Renu can be reached at 416-697-5626, or by email at [kenrenu@invis.ca](mailto:kenrenu@invis.ca). For more information please visit [www.ckfinancial.ca](http://www.ckfinancial.ca).

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## Elegant Sofa Outlet

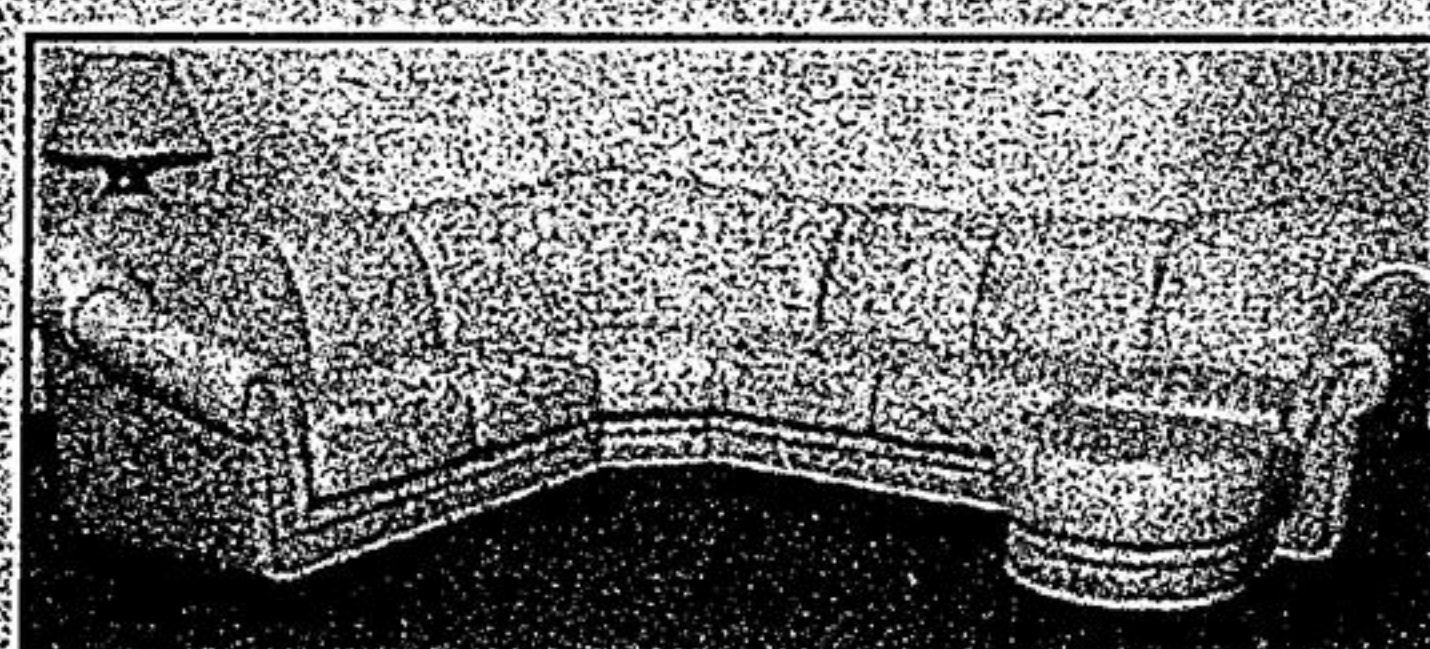
In 1998, a small business opened in Asia with a workshop and a few craftsmen specializing in leather sofas.

Today, the Elegant Sofa Outlet has expanded its business into Canada, employs more artisans, and is part of a successful chain which imports genuine Italian leather in hundreds of fashionable colours, including pastel, and a variety of bright and classic tones.

The Elegant Sofa Outlet's team of professional artisans can create custom designs in a wide variety of imaginative shapes and styles. The highly skilled staff will help you choose a unique design and colour that suits your individual tastes and fashion requirements, and will also help adjust the stiffness, size, and overall comfort level of your new sofa.

There's more! The friendly staff can even design your home's interior if necessary.

The Elegant Sofa's team of marketing professionals searched and found the best quality leather with properties that improve over the years. This noble and

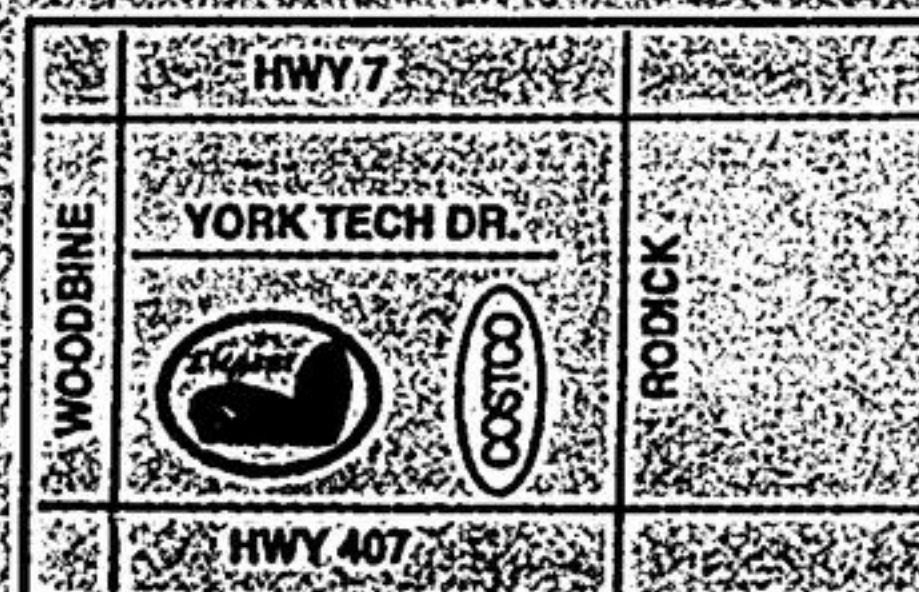


resistant leather is ideal for home furnishing and is a great investment!

In addition, each hide is hand-picked and tanned in the Elegant Sofa Outlet's very own tanneries in Italy, and undergo strict property-enhancing processes to make them highly resistant to liquid, sunlight, and wear and tear. This process also reduces everyday maintenance to an absolute minimum, and makes the Elegant Sofa Outlet's leather suitable to every customer's lifestyle.

This type of high-protection leather is easy to keep clean and is ideal for families with active children and pets, and is perfect for those busy areas of the home.

The Elegant Sofa Outlet's direct manufacturers provide a wide selection of modern furniture at an affordable price that is 30% lower than the competition. Delivery services are available within the GTA for purchases over \$2,000.



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