

A personal mortgage shopper can save you thousands

Often throughout the year the stores are packed with shoppers – frantically looking for just the right gifts. Wouldn't it be great to have one of those personal shoppers? You just give them a list of everything you want, and poof! ... they show up with a carload of perfect presents.

What about the really serious purchases – like your mortgage? What if you had a personal shopper who could find you the perfect financing deal: the ideal combination of great rate and the features you need to help you pay down your mortgage in record time?

The good news is that an independent mortgage broker is exactly that: a personal mortgage shopper. They're not stuck in one store, with a limited selection. They're shopping on your behalf, and they can go all over town. And then some.

If you're shopping for your next mortgage at renewal, or maybe for a new home, or even financing for a cottage, investment property or funds for a special renovation project – then do yourself a favour: call a mortgage broker.

Choice is one of the best reasons to arrange your next mortgage through a mortgage broker. Brokers have partnerships with a vast network of over 50 lending institutions, including major banks, credit unions, trusts and other national and regional lenders. A mortgage broker doesn't work for any one lender; they're independent. That means they have choice... and they have negotiating power. They're working on your behalf, and they have access to mortgages from the banks and non-traditional lenders. That's an important benefit – since these innovative new mortgages can be a powerful financial tool.

You think holiday and other kinds of shopping can be complicated; consider how much more complicated it is to

find the right mortgage! The difference of a point or two on the rate – or the inclusion of just the right pre-payment option – can save or cost you thousands of dollars.

Your independent broker can help guide you through today's plentiful mortgage market – including 35-year amortizations, re-advanceable mortgages (mortgage combined with a line of credit), no income documentation products for the self employed, credit repair and debt consolidation solutions, or mortgages that let you take out some home equity for renovations. Did you know there are now three separate mortgage insurers? Your independent mortgage broker knows them all.

The fact is that there are more – and better – mortgage options than ever before. And that's why most Canadians today can really benefit from the talents of an experienced mortgage planner who understands what's available – and how to customize a mortgage plan that fits with your short-term financing needs as well as your long-term financial goals.

Sure, your mortgage broker keeps a very close eye on rates. But they'll also be able to explain how a particular feature could save you thousands of dollars. How a market trend might influence your plans. And they'll be staying in touch throughout your mortgage years. That kind of service and savings may explain why more than 30% of all Canadian mortgages are now arranged through brokers. Best of all, their services are free (o.a.c) – the lender you and your mortgage broker decide on pays compensation to your broker for the services and solution provided.

You may be on your own for personal shopping. But if you're shopping for a mortgage, find your own personal mortgage shopper; call an independent broker!

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