WHY USE A MORTGAGE BROKER?



For many Canadians, the purchase of a home is likely the biggest financial investment decision they will make in their lifetime. To help realize the dream of homeownership, you'll want to work with a professional mortgage broker who will

offer sound professional advice and provide mortgage solutions that match your needs and circumstances.

It is the job of a professional Mortgage Broker to stay ahead of the game, learning about the array of products available that best suit their clients' needs. Lending institutions will usually provide their best rates to the broker; ensuring that as the homebuyer, you don't have to negotiate to get the best rate.

By assessing your needs, your Mortgage Broker will carefully weigh important decisions (such as lump sum payments and fixed vs variable rates) before they are made. A broker will also guide you through the process of completing and submitting mortgage applications and supporting documentation required by the lender. If the terminology seems a little confusing, your broker is there to explain important information and conditions set out by the lender as well as any steps required to close the mortgage transaction.

Mortgage Brokers:

- Are licensed professionals. They must maintain a high level of professionalism and keep up with all of the offerings, rules and developments within the industry.
- Have access to a wide array of mortgage products including those offered through banks, credit unions/treasury branches, independent and private lenders.
- Are chosen for choice, advice, service and savings.

It's important that you have a good rapport with the Mortgage Broker you choose. It's all about trust, credibility, and ultimately the relationship.

A Mortgage Broker can help you to make an informed decision. Visit <u>Mortgage Professionals Canada</u> to learn more.

ABOUT US

At the Grant Mortage Solutions Team, we recognize that owning a home is one of life's biggest investments. Our team of Mortgage Specialists and Accredited Mortgage Professionals are dedicated in finding the best solution to your mortgage needs. We are licensed in the province of Alberta and British Columbia, and have access to multiple lending institutions. Our experience spans 25 years in the banking and mortgage industry. We take pride on our excellent client satisfaction record and offer transparency in all our transactions. We are proud members of Mortgage Professionals Canada and the Alberta Mortgage Brokers Association (AMBA). We offer same day service to mortgage inquiries.

Having access to multiple lenders and products means you can always bank on the Grant Mortgage Solutions Team!



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