

1 Get independent advice on your financial options

As independent mortgage brokers and mortgage agents, I'm not tied to any one lender or range of products. My goal is to help you successfully finance your home or property. I will start by getting to know you and your homeownership goals. I'll make a recommendation, drawing from available mortgage products that match your needs, and we will decide together on what's right for you.

2 Save time with one-stop shopping

It could take weeks for you to organize appointments with competing mortgage lenders — and I know you'd probably rather spend your time house-hunting! We work directly with dozens of lenders, and can quickly narrow down a list of those that suit you best. It makes comparison-shopping fast, easy, and convenient.

3 I negotiate on your behalf

Many people are uncertain or uncomfortable negotiating mortgages directly with their bank. My professional expertise and experience in the industry will ensure you are getting the best you can get.

4 More choice means more competitive rates

I have access to a network of major lenders in Canada, so your options are extensive. In addition to traditional lenders, I also know what's being offered by credit unions, trust companies, private lenders and other sources.

5 Ensure that you're getting the best rates and terms

Even if you've already been pre-approved for a mortgage by your bank or another financial institution, you're not obliged to stop shopping! Let us investigate to see if there is an alternative to better suit your needs.

6 Understand the Fine Print

Many Banks will sell you on the rate first and not necessarily discuss the fine print in their mortgages. The average mortgage lasts 42 months and that could mean high penalties. I understand the fine print so that you save money now and later.

7 Things move quickly!

My job isn't done until your mortgage closes. We'll help ensure your mortgage transaction takes place on time and to your satisfaction.

8 Get expert advice.

When it comes to mortgages, rates, and the housing market, I'll speak to you in plain language. We can explain the various mortgage terms and conditions so you can choose confidently.

9 No cost to you.

There's absolutely no charge for my services on typical residential mortgage transactions. How can we afford to do that? Like many other professional services, such as insurance, mortgage brokers are generally paid a finder's fee when we introduce trustworthy, dependable customers to a financial institution. These fees are quite standard and nearly industry-wide so that the focus remains on you, the customer.

10 Ongoing support and consultation.

Even once your mortgage is signed and paperwork is complete, I am here if you need any advice on closing details or even future referral needs. I conduct annual reviews and inform you on any important changes to the industry that may impact your mortgage. I am happy to be of assistance whenever you need it.



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