

# Who's Better?

# Bank or Broker

The broker works for you. The bank doesn't. The right mortgage is a critical factor determining long-term savings.

The value of a professional mortgage broker comes from having someone who objectively works for you and is not limited to mortgage product offerings from one source; like a bank. Advice on choosing the right mortgage option considers interest rate, payment privileges, payment penalties, long term savings and much more. Take a look at the differences between my services & the bank's services.

Feature	My Services	The Bank's Services
<b>Product Choice &amp; Access</b>	<ul style="list-style-type: none"><li>• Access to over 50 lenders (including banks)</li><li>• Rate promotions</li></ul>	<ul style="list-style-type: none"><li>• Limited access to the bank's line of mortgage products</li></ul>
<b>Independence &amp; Objectivity</b>	<ul style="list-style-type: none"><li>• Works for you (the client)</li></ul>	<ul style="list-style-type: none"><li>• Works for the bank</li></ul>
<b>Rates</b>	<ul style="list-style-type: none"><li>• Offers the best interest rate on the market by shopping various lenders</li><li>• Can guarantee an interest rate up to 120 days</li></ul>	<ul style="list-style-type: none"><li>• Offers interest rates specific to their bank only</li><li>• Will not be able to offer you a better deal from another institution's products</li></ul>
<b>Ongoing Service</b>	<ul style="list-style-type: none"><li>• Keep in touch through mortgage years for annual reviews, refinancing, renovation financing or debt consolidation</li></ul>	<ul style="list-style-type: none"><li>• Get annual statement in the mail and notice for your mortgage</li></ul>
<b>Cost</b>	<ul style="list-style-type: none"><li>• No cost (I am paid by the financial institution that funds your mortgage)</li></ul>	<ul style="list-style-type: none"><li>• No cost*</li></ul> <p><small>*on qualified applications</small></p>



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Financial Solutions through all Life's Moments

