



# Six Reasons to Use a Mortgage Broker

For many people, mortgage payments are their single largest expense. Yet, when financing a home, most Canadians don't comparison shop to ensure they're getting the best mortgage rate and terms available. This mistake can cost homeowners tens of thousands of dollars over the course of their mortgage. Here are six ways mortgage professionals can help:

## 1. ACCESS TO COMPETITIVE RATES.

Brokers deal with multiple competing lenders and can often access exclusive rates. They also have the power to negotiate rate discounts from lenders, which can be passed on to their clients.

## 2. KNOWLEDGEABLE ADVICE.

Brokers offer consultative service, advice and solutions that are customized to each client's needs. And unlike banks, brokers work for you.

## 3. SPEED AND CONVENIENCE.

Brokers will work around a client's schedule to make the transaction as easy and convenient as possible.

## 4. PRE-QUALIFICATION.

Whether you're shopping for a new home or refinancing your existing mortgage, a broker can help you obtain a pre-approved mortgage, often with up to a 120-day interest rate guarantee.

## 5. PRESERVED CREDIT RATING.

When you shop for a mortgage, there is an accumulation of lender inquiries on your credit bureau report, possibly affecting your credit rating and, ultimately, the rate and terms of your mortgage. This isn't the case with a mortgage broker, who only does one inquiry yet can still get many competing lenders to quote on your business.

## 6. PEACE OF MIND.

The Canadian Association of Accredited Mortgage Professionals has a stringent Code of Ethics that members are required to adhere to in order to retain membership.



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