



# i communicate

*An Intelligent way to stay informed about the mortgage industry*

## **Experience. Objectivity. Convenience. Service. Great Rates. And More.**

### **How to work with your Mortgage Intelligence Consultant**

**The Consultant's Role** Working with you, your Mortgage Consultant will take the time to understand your mortgage needs and help you make better mortgage decisions for your home, revenue or vacation property, renewals, home renovations, debt consolidation needs or specialized mortgage requirements. Your consultant's advice initially and on an ongoing basis can have a huge financial impact over the long term.

#### **Negotiating Strength With Over 30 Lenders**

With access to over 30 banks, trusts, life insurance companies and other lenders, not to mention our exclusive *i* mortgages™, you'll benefit from significant choice plus your consultant's proven ability to effectively negotiate.

**Trust and Security** Your mortgage, in most cases, will come from a brand-name bank, trust or insurance company and, with Mortgage Intelligence as the largest mortgage brokerage firm in Canada, and a GMAC Company, therein lies even more security. You can rest assured that your interests are protected.

**Independence and Objectivity** Your Mortgage Consultant works as an independent, accredited professional through Mortgage Intelligence. Your consultant will objectively negotiate on your behalf.

**Experience and Credentials** With experience and an in-depth knowledge of a myriad of lending institutions and their products, your Mortgage Consultant guarantees you the highest standards and level of professionalism as approved by the Canadian Institute of Mortgage Brokers and Lenders (CIMBL).

**A Focused Specialist** Your Mortgage Consultant is responsible for arranging mortgages – and nothing else. You can trust your consultant with every aspect of your mortgage financing needs.

**Accountability** As an independent broker, your Mortgage Consultant is accountable only to you. If you choose not to accept your consultant's recommendations or the products you've discussed, you are under no obligation to place your mortgage through him or her. Now you can't get more accountable than that!

**Great Rates...and More** We all know you want the best rate. Of course, there is much more to great mortgage value – like terms, conditions, and annual principal pay downs for example – and your Mortgage Consultant will certainly pay attention to all those equally important details for you when negotiating a mortgage on your behalf. Essentially, your consultant will bring you a top-notch network of lenders and products, so you get the best rate and product for your unique situation.

**No Cost to You** This has often been an area of confusion for first-time homebuyers / clients. Your Mortgage Consultant's services really do come at no cost to you!\* Paid entirely by the lending institution that your mortgage is secured with, your Consultant receives a fee from that lender.

**Personal Service** In most cases, your Mortgage Consultant's business has been built on referrals from satisfied clients. After all, every good business grows from exceptional, and sincere, customer service. Why not ask what other clients have to say?

#### **Your First Choice, not the Last Choice**

Everyone seeking a mortgage can benefit from the better mortgage decisions that come with the experience, objectivity, convenience and service that your Mortgage Intelligence Consultant can deliver. After all, even a 'normal' mortgage can achieve a better result with aggressive, independent shopping and negotiating.

**Peter Rich**

*Mortgage Consultant*

**MORTGAGE INTELLIGENCE INC.**

phone: 905-727-3800 fax: 905-727-5047

e-mail: peterjrich@YorkRegionMortgages.com web: www.OntarioMortgageTeam.com