



i communicate

An Intelligent way to stay informed about the mortgage industry

We specialize in making it easier to get a better mortgage

Who is Mortgage Intelligence Inc?

Mortgage Intelligence is Canada's largest independent broker group. We are mortgage specialists who deal in mortgages and nothing else. With mortgage origination's exceeding 8.5 billion dollars each year Mortgage Intelligence has access to volume discounts that an individual would not know about. Best of all, Mortgage Intelligence is often compensated by the lending institution....*there are no charges to you.**

We specialize in making it easy to get a better mortgage.

At Mortgage Intelligence, we offer a level of specialized knowledge and service that far surpasses what you've come to expect from your bank. We can be completely unbiased in recommending mortgages from a variety of different sources. We shop every available lender to make sure you get the most attractive rate and features. And best of all, our professional advice and assistance is free!

We can almost always get you a better rate than you could get on your own.

With mortgage origination exceeding 8.5 billion dollars annually Mortgage Intelligence has tremendous buying power, so Lenders are motivated to offer us favourable rates. We're experts at wringing the absolute best rate out of our Lenders, which could save you thousands of dollars.

We can help you decide on the best term and type of mortgage for your individual situation.

Choosing the appropriate term and type of mortgage, whether it's 6 months, Variable Rate, or 10 year term, is a stressful decision for any home owner. We can give you the latest information about market trends and the best advice so you can reach your long term goals comfortably. We have the information you need about payments, portable mortgages, CMHC/GEMCO guidelines, second mortgages, pre-payment options, land transfer tax, closing costs, and more.... Financing a home is complicated. After all this is the biggest financial transaction you'll ever make. We can help you sort it all out.

Why Mortgage Intelligence?

While your local real estate professional helps you get the best price on the house, who's looking out for your best interest on the mortgage? Sure, you could accept whatever mortgage your bank happens to offer. But that's probably not the most intelligent choice. That's where Dave Yeoman comes in. "I do all the shopping, all the detailed analysis, all the aggressive negotiation. So you end up with the best possible deal on the home of your dreams."

When you're pre-approved, you've got one less thing to worry about.

Having your mortgage financing pre-approved means you can shop more confidently. You can put in a more aggressive offer, present the seller with more attractive terms, and negotiate a better price! But not all pre-approved mortgages give you the freedom you need. We'll put together a recommendation and shop it around for you until we find exactly the right mortgage for you, with the most competitive terms and rates.

Existing home owners, shopping around at renewal time is vital.

Most Canadians simply accept the posted rate their bank offers them at renewal. But that's just not an intelligent way to use your hard earned money. At Mortgage Intelligence, we shop every available financing source to find you the best available rate and features. We can even pre-approve a rate up to 120 days before your renewal so you don't have to worry about rates rising.

There's nothing more exciting than buying your first home.

For couples, it represents an important step toward building a life together. For others, it's the most enjoyable investment you'll ever make. But it can also be a little scary. So we've spent some time answering some of your most common questions. And we'll spend even more time sitting with you, discussing your needs, explaining all the options, making you feel completely at home about the whole process.



**MORTGAGE
INTELLIGENCE INC.**

For the Mortgage Professional
nearest you go to:
www.OntarioMortgageTeam.com