

# WHY I'M A MORTGAGE PROFESSIONAL – IT'S YOU

With all the changes to mortgage rules and the recent increases in mortgage rates, I wanted to reach out to let you know why I love my job as a mortgage professional – **it's all about you.**

My first goal is to help you successfully finance your home. My second goal is to help you find the best mortgage product for your financial and/or investment goals, whether you want to purchase an investment property, consolidate debt or renovate parts of your home.

I enjoy working closely with my clients to find a mortgage that works best for them and am deeply honored when clients turn to me for advice. I like not being tied to a specific lender so I can offer you a mortgage that matches your specific needs. As a TMG mortgage professional, I'm aligned with a brokerage that gives me the tools and the industry support to ensure that you're getting the best products at the best rates.

I like saving you time. Instead of spending your valuable time meeting with competing mortgage lenders, I can quickly narrow down the list of lenders that will help you achieve your financial goals. So, comparison-shopping becomes fast, easy, and convenient.

My strength is negotiating on your behalf. Many people are uncertain or uncomfortable negotiating mortgages directly with their bank. At TMG, we help fund billions of dollars of mortgage transactions annually, with a variety of lending institutions. Our lender relationships are strong. This means I have a negotiating advantage when securing rates and terms that benefit you, even if you have an existing relationship with your branch.

Best of all, in most cases, there's absolutely no charge for my services on typical residential mortgage transactions This is the best part: My work for you doesn't stop after we've closed the deal. I am here for you if you need any advice on closing details and/or future financing needs. I am happy to help anytime you need it.

I am grateful for a career that allows me to help people realize their dreams. And I'm grateful to be associated with a mortgage brokerage that supports me and my vision.

**My Services include:**

- **First time home buyers**
- **Investment properties**
- **First & second mortgages**
- **Refinances**
- **Renewals**
- **Switch/Transfers**
- **HELOCs & More**

I like talking mortgages and real estate. If you know anyone who could use my services, and would like to talk, a referral is appreciated. Or, if you have any questions or concerns, please call me today.




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# THE PRO'S OF WORKING WITH ME

## Here are a few reasons to work with me:

Purchasing a home is an important decision and you should be confident about your investment. I can offer valuable insights throughout the purchase process, and work closely with you to find the mortgage that works best for you.

**Get independent, expert advice on your financial options.** I am not tied to a specific lender or product so I can offer you a mortgage that best matches your specific needs.

## My only goal is to help you successfully finance your home. I will also:

- **Save you time with one-stop shopping:** Instead of spending your valuable time meeting with competing mortgage lenders, I quickly narrow down the list of lenders that will help you achieve your financial goals. Comparison-shopping becomes fast, easy, and convenient.

- **Negotiate on your behalf:** Many people are uncertain or uncomfortable negotiating mortgages directly with their bank. At TMG, we help fund millions of dollars of mortgage transactions annually, with a variety of lending institutions. Our lender relationships are strong. This means I have a negotiating advantage when securing rates and terms that benefit you, even if you have an existing relationship with your branch.
- **Get the best rates and terms:** If you've already been pre-approved for a mortgage by your bank or another financial institution, you're not obliged to stop shopping. There may be an alternative mortgage product that better suit your needs.

- **Customize a mortgage for you**: All mortgages are not created equally. Depending on your financial goals, I will ensure the mortgage you receive helps you move closer to those goals, whether borrowing to purchase, to renovate, or to invest, I can ensure that the mortgage you have helps achieve these financial goals.

- **From start to finish:** After a smooth closing, my job is still not complete. After closing I am still available to discuss your mortgage and any changes that may occur.

**No cost to you.** There's absolutely no charge for my services on typical residential mortgage transactions. Like many other professional services, such as insurance, mortgage brokers are paid a finder's fee when we introduce dependable clients to a financial institution.

### My Services include:

- **First time home buyers**
- **Investment properties**
- **First & second mortgages**
- **Refinances**
- **Renewals**
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# 7 REASONS TO USE A MORTGAGE BROKER

## INDEPENDENT ADVICE. TRUSTED SUPPORT. REAL OPTIONS.

Buying a home is one of the biggest financial decisions you'll ever make. Whether you're purchasing your first property, renewing your mortgage, or exploring your options after a major life change, working with a mortgage broker can give you an edge—especially in today's complex lending environment.

**Here's why more Canadians are turning to mortgage professionals for help:**

1. **More options**
   We work with a wide network of lenders, including major banks, credit unions, monoline lenders, and alternative or private options. That means we can find a solution tailored to your specific needs, even if your situation doesn't fit into a traditional lending box.

2. **Fast and efficient**
   From the initial assessment of your unique situation right through the closing process, transactions move quickly when working with us. We do the research and shopping for you so there's no need for you to waste time organizing appointments with competing mortgage lenders when you could be house-hunting!

3. **Negotiating on your behalf**
   We deal directly with lenders on your behalf to secure competitive rates and terms. Because brokers fund a large volume of mortgages each year, lenders often compete for our clients' business—leading to better offers than what you might find on your own.

4. **Ongoing support**
   Our work doesn't stop once your mortgage funds. Whether it's renewing, refinancing, or planning for your next home, we're here to support you over the long term. Think of us as your mortgage resource for life.

5. **No cost to you**
   In most cases, our services come at no cost to you. We're compensated by the lender once your mortgage is finalized. If your situation calls for an alternative or private lender that involves a fee, we'll explain it clearly and help you understand all your options before you make a decision.

6. **Expert advice**
   The mortgage landscape is constantly changing. From rate shifts to new qualification rules, we stay on top of it all so you don't have to. We'll explain the pros and cons of different mortgage types, and help you make informed decisions that support your financial goals—today and in the future.

7. **Regulated**
   Mortgage brokers in Canada are licensed and regulated to protect you. In Ontario, that oversight comes from the Financial Services Regulatory Authority of Ontario (FSRA). You can count on transparency, accountability, and advice that puts your interests first.

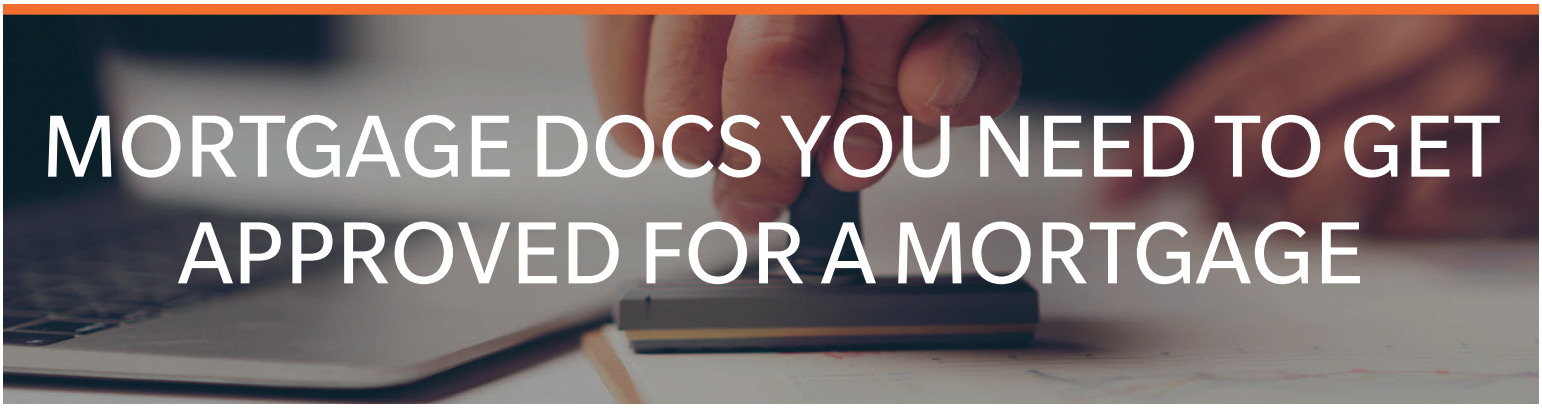
**Let's connect when you're ready to explore your options. With the right guidance, getting a mortgage doesn't have to be stressful. You don't have to go it alone.**




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# MORTGAGE DOCS YOU NEED TO GET APPROVED FOR A MORTGAGE

Getting approved for a mortgage in Canada today requires a clear picture of your finances. Lenders need to verify that you're able to repay the loan—and that means providing supporting documents. If you've had a mortgage before, don't be surprised if you're asked for more paperwork than last time. Regulations have tightened, and documentation is more important than ever.

Every mortgage is unique, but here's what most lenders will request:

## 1. GOVERNMENT-ISSUED PHOTO ID

A valid driver's license, passport, or permanent resident card is required to confirm your identity and the legal spelling of your name. Make sure your ID is current and matches the details in your application.

## 2. CREDIT REPORT

Your mortgage professional will pull your credit report directly from a Canadian credit bureau (Equifax or TransUnion). This helps lenders assess your payment history, credit use, and overall financial profile.

## 3. PROOF OF DOWN PAYMENT

Lenders need to confirm that your down payment is from an acceptable source. You'll typically be asked for:

- Three months of full bank or investment statements (showing the accumulation of funds)
- Gift letters if any portion is gifted by a close family member
- Proof of deposit if funds are already with a lawyer or builder

If there are large deposits that aren't payroll, you may be asked to explain or document the source.

## 4. INCOME VERIFICATION

Income is key to mortgage approval. What you need depends on how you're paid:

**For salaried employees:**

- Most recent two pay stubs
- A current Letter of Employment (on company letterhead, with start date, salary, and position)

**For hourly, variable, or commission earners:**

- Same as above, plus T4s and Notices of Assessment (last 2 years)
- Possibly your full T1 Generals

**For self-employed individuals:**

- T1 Generals and Notices of Assessment (2 years minimum)
- Business license or articles of incorporation
- Bank statements or financial statements may also be requested

## 5. PROPERTY INFORMATION

If you're purchasing, lenders will need:

- A signed Agreement of Purchase and Sale
- An MLS listing (if available)
- Details about the property, including condo fees if applicable

If you already own property:

- A recent mortgage statement
- Property tax bill
- Home insurance policy
- Rental leases (if applicable)

## 6. APPRAISAL (SOMETIMES REQUIRED)

Some lenders will require a third-party appraisal to verify the fair market value of the home—especially for non-traditional properties or when refinancing. Your mortgage broker will let you know if one is needed, and help arrange it if so.

## 7. YOUR LAWYER'S CONTACT INFO

Once the mortgage is approved, your lawyer finalizes the transaction. Be ready to provide their name, phone number, and email. If you don't have one, I can refer a trusted professional.

## FINAL TIP: STAY ORGANIZED

Submitting complete documents early helps speed up the process and avoid surprises. If anything is missing or unclear, your broker will guide you on next steps.



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# THE SIX STAGES OF THE MORTGAGE APPLICATION PROCESS

### Stage 1 – The Application

It is essential to collect personal information from you to determine what you qualify for and the best mortgage strategy/product you should adopt for a successful mortgage plan. This includes:

- General information such as contact info, birth date as well as assets and loans, and alimony and support payments.
- Employment info such as employer, title, salary and other income, self-employment information that includes historical taxable income, historical gross business income

### Stage 2 – Qualifying

At this stage, we will package up your information and send it to a lender for a rate hold, pre-approval or approval. Your information will be packaged in the best possible way to present your credit worthiness to the lender.

We send our information electronically and directly to the lender and can usually get a response within 24-72 hours.

### Stage 3 – Verification

Your approval will be subject to verification of the information you provided to us. Verification will be done on items such as your income, with a job letter and recent pay slip, or showing a bank statement to prove you have enough savings for your down payment. Some lenders require your tax returns and NOAs. We will list out all the information needed and lead you through a straightforward verification process that will satisfy all the conditions of your approval.

Funds for closing costs. The lender requires you to have enough money to cover the down payment, and in some cases prove that you can also cover the closing costs – calculated at approximately 1.5% of the price of the home.

### Stage 4 – Property

Once you have found your dream home, your Realtor will draw up a Purchase and Sale Agreement, which he or she will also send to us on your behalf. When writing your offer, we strongly recommend writing "subject to financing" to ensure you get approved before the deadline, so you don't lose your deposit. During this stage, the lender may request an independent appraisal to determine the real worth or value of the property.

### Stage 5 – Approval

During this stage, the lender will verify everything including income, any documents and the property appraisal to ensure that all of the conditions are satisfied. At this stage, you can still change the rate, term, payment amount or frequency, amortization, and more. Once you agree to the conditions, we will review the commitment letter in detail with you before you sign.

### Stage 6 – Funding

The only thing left to do is to register the transaction legally. This will require a lawyer or notary. The bank will then forward all the documentation directly to your lawyer, and the lawyer will contact you to arrange a meeting. During this meeting, your lawyer will confirm the details of your transaction and will request a bank draft or certified cheque to cover the amounts outstanding before the closing date, which includes the down payment, the lawyers fee, property transfer tax and any other disbursements not yet paid for, less any deposits already paid.

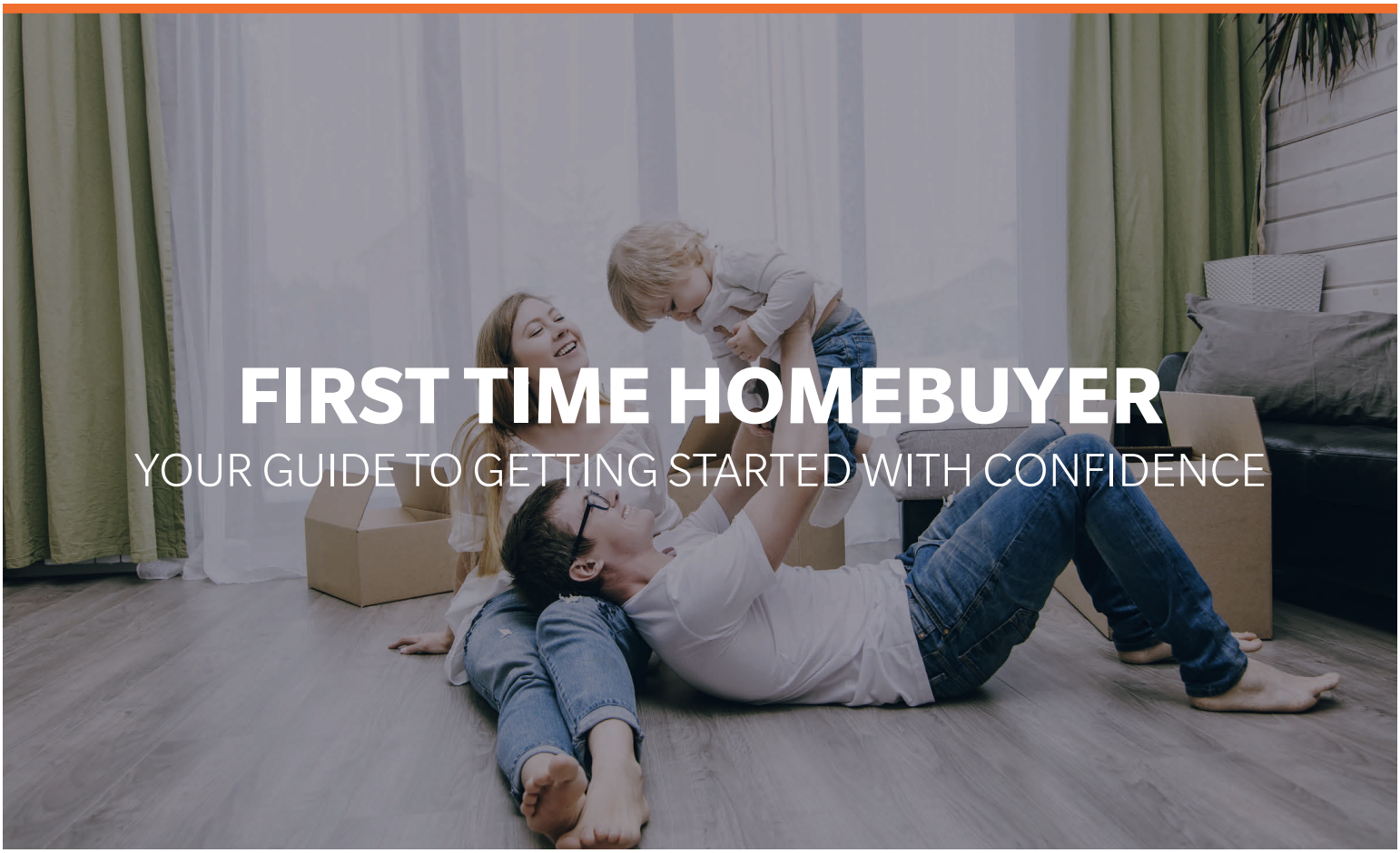
The lawyer then receives the funds from your lender, disburses them and registers the title in your name – then you get the keys.




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# FIRST TIME HOMEBUYER

## YOUR GUIDE TO GETTING STARTED WITH CONFIDENCE

Buying your first home is an exciting milestone—but it can also feel overwhelming. From saving for your down payment to understanding how much you can afford, there's a lot to consider. The good news? You don't have to figure it all out on your own.

As a mortgage professional, I help first-time buyers every day. My job is to make the process as smooth and stress-free as possible—while helping you make informed, confident decisions at every step.

### What I'll Help You With

- Explain the different types of mortgages and which one fits your needs
- Break down terms like fixed vs. variable, open vs. closed, and amortization
- Gather all the documents needed to get your mortgage approved
- Make sure your mortgage aligns with your short- and long-term financial goals
- Walk you through the total costs of buying a home, beyond your down payment

### Key Things to Know Up Front

1. What You Can Afford: Knowing your budget is essential. We'll look at your income, debt, and future goals to determine how much you can borrow comfortably.
2. Get Pre-Approved: A mortgage pre-approval gives you a clear price range and shows sellers you're serious. It can also lock in an interest rate for up to 120 days.
3. Understand Your Costs: Beyond the down payment, you'll also need to budget for:

- Legal fees and title insurance
- Land transfer tax
- Home inspection and appraisal
- Property insurance and taxes
- HST (on new builds)

We'll review all of these together so you know what to expect.

### Build the Right Team

You don't have to go it alone. A strong support team can make a big difference. You'll want to connect with:

- A mortgage broker (that's me!)
- A licensed real estate agent
- A home inspector
- A real estate lawyer or notary
- An insurance advisor

### Bonus Tip: Ask Questions

There's no such thing as a silly question when it comes to mortgages. I'll make sure you understand every part of the process, and I'll always be available if anything changes along the way.



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# DOWN PAYMENT OPTIONS

A mortgage down payment is the amount of money you pay upfront when purchasing a home. A typical down payment is expressed as a percentage that is calculated as the dollar value of the down payment divided by the home price. A deposit put down on a purchase is different from a down payment but is acknowledged as part or all of your down payment.

## Minimum down payment required in Canada

The minimum down payment in Canada, on homes up to $500k, is 5%. Homes priced between $500k and $1M now require a 5% down payment on the first $500k and 10% on anything after that up to $999,999.

If you purchase a high-value home priced over $1M your down payment will be calculated based on a sliding scale. Each lender has its own sliding scale policies. Based on your unique situation, we can guide you through all your options.

## The size of your down payment influences three things:

1. Your down payment influences the home price you can afford.
2. Your down payment shapes the size of your mortgage and monthly payment.
3. Your down payment determines the amount of mortgage insurance you pay.

## The following are acceptable sources of funds for down payments

- Sale of existing property: Sometimes funds for the down payment on a home may be sourced from the equity in a property being sold.
- Funds in savings: This comprises money that has been deposited in a depository institution or other investment company for a minimum period of 90 days. Funds on deposit are subject to verification through bank statements for the past three months.
- Gifts from family members: Monetary gifts from family members for the down payment and/or closing costs are acceptable in most cases as long as there is no requirement for repayment. The lender will need a gift letter as proof.
- Borrowed: In some cases, a borrowed down payment is accepted.
- Stocks, bonds, mutual funds, TFSA, and more: These cash equivalent investments are acceptable for a down payment. They must be validated through statements and show a three-month history.
- RRSP: One of the most popular sources for a down payment is the RRSP because other than at retirement, it is one of two times you can take money out of your RRSP as a first-time homebuyer without penalty.

**Call me to discuss. I will sit with you to go through all the possible options and outcomes.**




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# FIXED OR VARIABLE?

## With Rates Potentially Set to Rise, Which Option is Best for You?

Should you stick with the stability of a fixed mortgage rate or roll the dice with a variable?

It's one of the most difficult decisions faced by new homebuyers and homeowners who are renewing or refinancing.

But with the Bank of Canada indicating that rates are likely to start rising next year, the question is once again highly relevant.

Let's take a look at the options and weigh some of the advantages and disadvantages...

## Fixed Rate

Nearly three quarters (74%) of Canadian mortgage borrowers opted for the stability of a fixed rate in 2019, according to Mortgage Professionals Canada (MPC). And in most cases, the 5-year fixed is the term of choice.

This is because it locks in your rate for the duration of the term, giving you peace of mind that your monthly mortgage payments are going to remain the same.

Thanks to the high demand for the five-year term, lenders are generally able to offer competitive rates, making them great value from a risk-assessment perspective. Plus, you don't have to worry about your mortgage renewal for a full five years.

The downside is that rate stability and peace of mind may come at a cost, at least in comparison to lower-priced variable rates.

## Variable Rate

For those looking strictly for the lowest rates currently available on the market, chances are that's going to be a variable rate.

A variable-rate mortgage is one where the interest rate fluctuates with prime rate, which is influenced by the Bank of Canada's rate decisions eight times a year.

Aside from competitive rates, variable mortgages are also attractive for those who think they may need to break their contract before the term is up, since variables entail a prepayment penalty of just three months' interest (vs. substantially higher fees for most fixed-rate products).

Variable rates do entail a higher degree of risk, however, since your interest rate can suddenly rise or fall depending on a host of economic and geopolitical factors.

If you're not crazy about the idea of your monthly payments potentially changing over the course of your term, there are certain lenders that offer fixed-payment variable rates. In those cases, your monthly payment remains the same, while the amount that goes towards paying down your principal will fluctuate as rates rise or fall.

## Option Three – The Hybrid

A little-known third option is what's known as a "hybrid" or "50/50" mortgage, which entails part fixed rate and part variable.

This provides you with the best of both worlds—the stability of a fixed rate, but also the potential rate savings of a lower variable rate.

A hybrid mortgage is a great option for anyone having a hard time choosing between the two, and a great way to hedge your future rate expectation bets.

While only approximately 1 in 17 borrowers opt for a hybrid mortgage, according to MPC, it's worth considering given today's uncertain rate outlook and growing spread between fixed and variable rates.

## Let's Make the Decision Together

Choosing the right mortgage can be daunting. But the good news is you don't have to make it alone. Give me a call today and I'll put my experience to work in helping you find the perfect solution!




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# UNDERSTANDING CLOSING COSTS

Buying a home in Canada involves more than just the down payment. Before you take possession, there are additional costs—known as closing costs—that need to be paid. These typically range from 1.5% to 4% of the purchase price, depending on the location, property type, and your unique situation.

## MANDATORY COSTS

These are required for most purchases and must be paid before or at closing.

**1. Legal Fees and Disbursements**
A real estate lawyer is essential to handle title transfer, register the mortgage, and manage closing paperwork.

*Estimated cost:* $900 to $1,500, depending on complexity and location.

**2. Title Insurance**
Protects you from risks like title defects, fraud, or property survey issues. Often arranged by your lawyer.

*Estimated cost:* $200 to $400.

**3. Land Transfer Tax (LTT)**
A provincial tax based on the purchase price of the home. Ontario, B.C., and other provinces charge LTT, and some cities (like Toronto) add a municipal portion.
First-time buyers may be eligible for rebates.
*Ask for a personalized estimate.*

**4. Property Tax Adjustments**
If the seller has already prepaid property taxes for the year, you may need to reimburse them for your portion.

## CONDITIONAL OR SITUATIONAL COSTS

These apply depending on your lender or the property.

**5. Mortgage Default Insurance (less than 20% down)**
Applies to high-ratio insured mortgages. The premium is typically added to your mortgage, but you'll need to show you have enough funds to cover closing costs before it's added.

**6. Home Appraisal**
Some lenders require an independent appraisal to confirm market value.

*Estimated cost:* $350 to $500.

**7. Home Inspection**
Strongly recommended, even for newer homes. A professional inspection helps you understand the property's condition.

*Estimated cost:* $400 to $600.

**8. Prepaid Utilities or Rent**
If the seller prepaid utilities, rent (in the case of a tenanted property), or condo fees, you'll need to reimburse them for your share.

## ONE-TIME SETUP AND MOVING COSTS

These aren't required by your lender, but they're still important to budget for.

**9. Moving Expenses**
Whether you rent a truck or hire professional movers, expect a few hundred dollars or more depending on distance.

**10. Utility Hookups and Activation Fees**
Setting up hydro, water, Internet, gas, or cable often comes with setup fees.

*Estimated cost:* $100 to $300 total



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# 4 QUESTIONS TO ASK YOUR MORTGAGE BROKER

To get the most out of your first meeting with a mortgage broker, ask the following questions:

1. **HOW MUCH CAN I AFFORD?**
   Usually, people pick their homes before they organize their financing, but it should be the other way around. Determine what monthly payment you would be comfortable with and what money you have available for a down payment before delving into your house hunting.

   Your total debt load, including your home costs and other debts such as credit cards and car loans, shouldn't exceed 42-44% of your total income as an average benchmark.

2. **WHAT TYPE OF MORTGAGE SHOULD I CONSIDER?**
   Are you someone who likes a predictable payment or are you comfortable taking some risk to get a lower rate? A fixed interest rate is set when you sign for the mortgage; it won't change for the entire term. A variable rate, however, will change according to market interest rates, which may cause concern for some.

3. **HOW MUCH DO I NEED FOR A DOWN PAYMENT?**
   Many homebuyers assume they need to make a sizable down payment to get the best mortgage rate, but that's not always the case. Mortgage insurance products allow buyers to put as little as 5% down and still get the same competitive mortgage rates, if not better, than those who put down 20% or more. Having mortgage default insurance lowers the lender's risk and cost.

4. **WHAT SHOULD I TAKE INTO ACCOUNT FOR THE FUTURE?**
   According to research conducted by Sagen Canada, roughly 70% of Canadians would be concerned about paying their mortgage if interest rates were to rise, or if they or their partner lost their job. Everyone is excited about buying a beautiful home, but not everyone is thinking about what that means in the long term.

   What you can afford today might not be the most practical choice in years to come. Will you still be able to make payments when you factor in the costs of parental leave and daycare? What if your job situation changes or interest rates rise?

I realize that every individual has a unique situation. I will sit with you and go through all your possible options and outcomes to help you make an informed decision.



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# MAKE YOUR HOME OWNERSHIP DREAM COME TRUE

## I'm a mortgage broker and mortgages are my business

- The mortgage industry is a completive business. Its easy to shop the market to find a low advertised rate but mortgages are not that simple. Changes in lender policies have altered the lending landscape.
- When you work with a mortgage broker you have a trusted adviser and a problem solver. I take the time to first understand your needs, find the right mortgage products and present you with options.
- I keep you up-to-date with all the industry changes and have access to a variety of lenders including banks, credit unions, trust companies, monoline lenders and private lenders.
- No one is more knowledgeable and more informed about mortgages then a broker.

If you're ready to achieve your home ownership dream and this great buying opportunity, then let's make it happen.

Call me TODAY!



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TMG The Mortgage Group Canada Inc. has been in business for over three decades and boasts over twelve hundred mortgage professionals and is currently the largest Independent Mortgage Brokerage in Canada.

To date, we have helped hundreds of thousands of Canadians find the mortgage that best suits their financial needs. We have built our reputation by building long-term respected relationships with our lenders and clients. Our clients are repeat ones as they know our brokers will save them time and money.

Two hundred plus lenders nationally have relationships with TMG Canada as they know when dealing with our Mortgage Professionals they are working with knowledgeable, well-trained professions who will identify the best mortgage options for their clients. Our senior management team has years of industry experience behind them–in addition to being active in the mortgage brokerage community at large.

Over the years, TMG has worked energetically to promote the benefits of the mortgage broker profession to lenders, government agencies, and the public. These activities, along with our 35+ year reputation, TMG has actively contributed to more Canadians turning to independent Mortgage Professionals when renewing an existing mortgage or obtaining a mortgage for the first time.

With over 35 years in business with a highly respected reputation from both clients and lending partners, we know what it takes to make home buying dreams come true.



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