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Independently owned and operated.

We have access to the widest variety of lenders – to find the right solution for you. We are experts at helping you achieve your home ownership dreams. Access your best options! REFERRALS WELCOME!

5 Reasons to Use a Mortgage Broker

Whether you're buying your very first home, purchasing a vacation or investment property, or renewing or refinancing an existing mortgage, there are many considerations to make along the way.

And with the many changes we've experienced in mortgage qualification rules, it has never been more important to rely on the expertise of a licensed mortgage broker to guide you through the homebuying and financing processes.

Here are five key reasons it makes sense to use a broker:

1 Expert Advice

Offering solutions that best meet your unique financial needs. Brokers simplify the process by negotiating with multiple lenders on your behalf to find the best mortgage features, rates and terms – saving you time and money.

2 Extensive Choice

Securing the best mortgage product and rate catered to your unique needs. Brokers have access to numerous products offered by multiple lenders, both bank and non-bank. More choice means a mortgage customized to meet your specific needs.

3 Flexibility

Brokers have access to specialized lenders that offer unique products for various scenarios such as being self-employed or wanting to build a real estate portfolio.

4 Ongoing Relationship

Brokers are available throughout your life as a mortgage holder, answering your questions at any time. And when your lifestyle changes, for any reason, a broker will help adapt your mortgage to those changing needs. Working with a broker is like having your own personal mortgage coach walking you through the entire process and explaining all the ins and outs of your mortgage options.

5 Lender Negotiation at Renewal

or anytime you need to renegotiate your mortgage. It's your broker's job to guide you through every step of the homebuying and mortgage processes. That means staying on top of your ever-changing needs as a homeowner. Brokers can even help you tap into your home equity through a refinance – for such things as renovations, school tuition, a well-deserved family vacation, paying down debt or whatever you need. Brokers understand that your financial situation can quickly change. Instead of relying on high-interest, unsecured credit cards and credit lines to get you out of a financial pinch or help you invest in your future, using home equity can be an economic solution.