



Monthly Home NEWSLETTER

September 2025

When Does it Make Sense to Refinance Your Mortgage?

When – if ever – does it make sense to refinance your mortgage, if doing so requires you to pay pre-payment penalties?

Here are the **TWO BIGGEST REASONS** to refinance in spite of penalties:

- 1) When interest rates drop sufficiently below your current mortgage rate to justify paying your pre-payment penalties, which allows you to save money on your monthly payment.
- 2) To extract equity in your home to fulfill an urgent financial need such as home improvements, paying for your kid's college tuition, buying an investment property, consolidate high-interest debts, etc.

If you're considering doing a refinance, I can help you explore your options.

Message me today!



Key Mortgage Solutions
YOUR TRUSTED MORTGAGE PARTNER.



4 Costly Mistakes to Avoid When Selling Your Home

Thinking about selling your home?

While it can lead to a nice payout, the process can be tricky! Here are five common mistakes to steer clear of to ensure a smooth and successful sale:

Pricing Incorrectly

Set the price too high, and buyers will be turned off. Set it too low, and you risk leaving money on the table. Work with one of my trusted, top-notch listing agents to find the perfect price based on up-to-date market data.

Overlooking Small Repairs

Cracks, dents, and minor flaws may seem insignificant to you, but they can send the wrong message to buyers. A few repairs can add thousands to your final sale price!

Using Low-Quality Photos

Buyers are browsing online, so your listing needs to stand out! Low-quality photos won't catch their attention. Professional photos can make all the difference in getting buyers through the door.

Forgoing Staging

Staging makes your home shine, both in photos and in person. A well-staged home can lead to quicker sales and higher offers. Clean, declutter, and let the professionals help make your space look irresistible!

Ready to sell? Our expert team is here to guide you every step of the way and we can recommend a top-notch Realtor to assist you during this process.



Who's Your Favorite Accountant?

I'm on the hunt for a top-notch accountant who not only excels at what they do but genuinely loves their work, provides 5-star service, and consistently upholds the highest standards of integrity.

Who do you know who fits this description? Please message me and share a quick note about why you believe they are one of the BEST accountant in town.

Let's take this opportunity to spotlight those amazing professionals who truly deserve recognition and help build some wonderful connections along the way.

Got a favorite accountant you work with that really shines?

INSTRUCTIONS: Be the first to respond to info@keymortgagesolution.ca with the correct answer to win a PRIZE!

Riddle of the Month

What has hands but cannot clap?

Answer: A Clock **NOTE: Prize could be gift card to Amazon, Starbucks, etc.**



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