



Benefits of Using a *Mortgage Expert*

In a world with an abundance of options, it can be hard to know which way to turn to ensure that you make the best decision for your future. Fortunately, as a mortgage expert, I can help! With access to over dozens of lending institutions including big banks, credit unions and trust companies, I am familiar with a vast array of available mortgage products.

From first-time homebuyer programs to financing for the self-employed or those with credit blemishes, I can help find the best mortgage for you -no matter what stage of life you are in!

Below are just a few of the reasons to consider working with me to complete your next mortgage:

- **I can save you time:** One of the biggest benefits to working with myself is that I work to save you time – and money too! As an expert in mortgages, I can shop the market to find the best mortgage product for YOU. This means that you only need to fill out ONE application and I will gladly do all the heavy lifting to present you with your best options!
- **I can find you a better rate:** When it comes to mortgages, not all lenders are created equal. Not only do different banks offer different rates depending on the mortgage conditions, but banks can only see their own rates. To get accurate quotes, you would need to have multiple meetings - one with each bank or lender - to get their mortgage rate and terms... OR you can discuss your goals with me and I can shop the market for the best rate and mortgage product.

- **I provide unbiased advice:** As a mortgage expert I work for YOU, not the lenders. My goal is to find the perfect mortgage solution that suits you and your family. As a result, I pride myself on providing unbiased advice focused on the needs of my clients.
- **My services are free:** In most cases, my services come at no cost to the homeowner or home buyer. Instead, I receive compensation directly from the lender once we have found you your perfect mortgage. The only time you might have to pay if we require the services of a private lender or one that does not pay brokerage fees, which would be advised in advance.
- **I protect your credit score:** Not only does it take a great deal of time to apply at dozens of lenders yourself, but it can also lead to a lower credit score. Each time you apply at a lender, they have to do a “hard credit check”. Unfortunately, too many credit checks in a short period of time can lower your credit score. However, when you work with me, I only need to pull your credit score ONE time to apply to various lenders, which protects your hard work.

If you are looking to purchase your first home, or a new home, in the coming months, I would love to offer my advice and expertise to ensure you get the best mortgage product for YOU. Please don't hesitate to reach out to book an appointment with me at your earliest convenience.

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