

GETTING A FREE SECOND OPINION FROM A TRUSTED MORTGAGE PLANNER COULD SAVE YOU THOUSANDS OF DOLLARS AND BEST OF ALL IT IS FREE!

EVEN IF YOUR BANK SAID YOU ARE PRE-QUALIFIED or APPROVED, LET ME GET A SECOND OPINION FOR YOU. MANY TIMES YOU ARE HAPPY JUST TO GET A YES... THEN YOU DO NOT CHECK OUT THE FINE PRINT. WHAT I DO IS SEARCH OUT THE BEST MORTGAGES (RATES and TERMS) FOR YOU, POTENTIALLY SAVING YOU THOUSANDS OF DOLLARS IN INTEREST COSTS.

HERE IS WHY!

What is in it for you? Why take the time to make one phone call or send one email? What will it cost me?

These are all questions you are probably asking yourself. When making what is possibly your most important financial decision in your life why would you not get a second opinion? Now think about this, you most likely did not buy the first car you looked at – or the first home you looked at, so why would you take the first mortgage or pre-approval offered to you? Please take a few minutes and read the comparison below. It clearly outlines who works for who and the possible advantages to you.

<i>What I Do For You</i>	<i>What Your Bank Does For You</i>
I shop with over 100 different loan programs from Canada's leading lenders	Will offer you whatever product they are promoting that day from the limited number of mortgages products they offer.
Run your credit report and discuss same with you	Many times will not even do this. Will usually give you an income based qualification without asking other qualifying credit information.
I provide unbiased advice . If it turns out the bank has a better deal, I will tell you.	Their opinion is biased. They try and get the best deal for their employer. They will not tell you if there is a better deal available elsewhere.
Provide a written pre-approval , reviewing the terms and conditions to make sure they can be satisfied. I will collect your documentation up front to ensure a smooth process .	They say you are pre-qualified, will not really do the work until your offer is accepted . Will not collect documentation until offer is accepted.
Rates -My company volume allows me to negotiate the best products and rates with financial institutions from across Canada. Many times I can get a better rate for you from your own bank! I will always have great competitive rates.	Your bank is in the business of making money. The only way to find out if you have a great deal is to compare? Do you think they will tell you if there is a better deal out there somewhere?
Complete system to walk you through each and every phase of the buying process.	It depends on the person you deal with.
Over 20 years of experience – working for you!	Ask them how long they have been doing mortgages? When they're absent, what happens to files?
My only business is mortgages, I am a Mortgage Planner!	They usually have many other functions in their job description. Likely not a licensed specialist or AMP
Are you working with an AMP – Accredited Mortgage Professional . Canada's new national designation. I have earned this designation from a UBC designation exam and required continuing education . Guarantees you are working with a professional of high standards in education and training, bound by a strict code of ethics and has committed to continuing education .	Most bank employees are not Licensed Brokers or Accredited Mortgage Professionals and do not receive continuing education in mortgage lending.

What I Do For You	What Your Bank Does For You
Long term relationships- I constantly stay in touch with you after your mortgage is complete	In most cases, you will receive one mortgage statement each year. High staff turnover.
I care about you getting the best possible rates, options and service. I am not paid unless your mortgage is funded, therefore, I am highly motivated.	Probably paid a salary whether or not your mortgage completes. Some bank employees do care, but you are lucky if you find one.
I am proactive , trying to identify any potential problems in advance.	Due to lack of time, they are reactive, dealing with problems only when they happen.
Hassle free, choice, flexible hours, prompt returned phone calls.	Usually 5 days a week, 9-5
You already have a mortgage – should you blend, or break the current contract? I will compare for you and recommend your best options depending on your individual circumstances.	Will likely try to talk you into blending without even discussing your alternatives.
I will show you how to become debt and payment free , discussing all your financial needs.	Not available.
I do annual financial check ups with you, with a plan to show you how to pay down your debts, increase your assets and still have money left over for fun.	Not available.
I provide mortgage strategies for you.	Order takers – you have to tell them what you want.

Our job is a simple one – to get our clients the very best mortgage for their needs, at no cost to them! Our goal is to design the right mortgage solution for your unique needs, so you can achieve your financial and home-ownership goals.

AMP (Accredited Mortgage Professional) is a new national designation that sets the standard for both entry level and ongoing proficiency in the mortgage industry. But it is not easy to get. It requires years of hard work and experience. It requires specialized ethics training and an ongoing commitment to industry training programs. Work with a professional who is committed to ongoing excellence.



Greg Nowik, AMP

The Greg Nowik Team
Mortgage Planning since 1989

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