

Reach for the top: new boutique brokerage sets a new standard for mortgage expertise.

There was a time when prospective homebuyers went to a mortgage broker only as a last resort when they were turned down for financing with the banks. A mortgage broker was primarily known for connecting the credit-challenged homebuyer with some alternative funding – generally at a price.

It's been many years now, though, since the mortgage broker industry in Canada hit the mainstream, mirroring the success of mortgage brokering in the U.S. and the U.K. Over a third of new mortgages in Canada are now arranged through mortgage brokers, who have access to a huge range of lenders (over 50) – including almost all of the banks, trust companies, credit unions and innovative lenders with very attractive and specialized mortgages to meet almost every need.

It's hard to drive through a town of any size without spotting a mortgage broker storefront, where mortgage professionals can guide you through options you never knew existed. Their success has pushed the major banks to respond with more attractive mortgage options of their own.

And just as mortgage brokers have reached the mainstream, a whole new calibre of mortgage experts has begun to emerge. Early in 2006, top brokers recognized the opportunity to set an exceptionally high standard in their industry, by gathering together and creating a new firm.

This small, boutique-style brokerage – Mortgage Architects Inc. – is setting a high standard for mortgage expertise. To begin with, the mortgage planners who join have already achieved the highest professional standards, and are chosen for their

reputation in their communities as well as for the breadth and depth of their expertise in the industry.

In addition to their individual qualifications, they offer a disciplined focus on mortgage planning, rather than a “rate-shopping” exercise and simple mortgage transaction. Today's market is very complex, with an overwhelming abundance of products and options, including 35-year amortization periods, re-advanceable mortgages (mortgage combined with a line of credit), a variety of stated income products for the self employed, credit repair and debt consolidation, equity take out for renovations, not to mention three separate mortgage insurers.

Canadians today need an experienced mortgage planner who understands the intricacy of the marketplace and who can provide recommendations and a mortgage plan based on their needs and long-term goals. It makes sense; after all, the purchase of a home is probably the biggest financial transaction most of us will ever make. The right mortgage can save you thousands of dollars and a mortgage plan is really a blueprint to becoming mortgage free.

Like any other broker; the mortgage planners at Mortgage Architects are paid by the lender that is selected to fund the mortgage, and only after the mortgage closes. And because most mortgage planners build their businesses through customer referrals, ensuring that you have an excellent homebuying experience is critical to their long-term success.

Mortgage planning; it's a concept to consider.

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