



Why Use a Mortgage Agent?

- **My services are free** as the bank pays me a finder's fee.*
- **Access to the interest rates the banks don't want you to know about!!! saving you thousands of \$\$\$\$.** Since I send lenders millions of dollars of new business each month, they always offer us the deepest discounts which I pass that on to you IMMEDIATELY.
- I shop the market saving you time— Calling me is like calling over 50 different lenders including Banks, Credit Unions and Trust Companies—I have access to all of them and so will save you time.
- **I don't work for any one bank, I work for you!**
- **Isn't it time the Banks compete for your mortgage business?** I'll provide you with options, options, options— I can go beyond what most local banks can offer. The best part of your mortgage will be ME! I always work for your best interests and you can trust me to tell you the truth. No games, no voice mail, just expertise! Will your bank mortgage agent even still be working there in 5 yrs when it is time to renew?
- **Our application process is simple and quick** I'll take some information and then send it electronically to the lenders that I feel are the best fit for your situation; 24 to 48 hr turnaround is usual! Need speed? I can do that too!
- **Step By Step:** I'll walk you thru the process of getting a mortgage, step by step, especially if you are a first time homebuyer—nothing will be missed. I will take you thru!
- **I'm available on your terms**—day, evening, weekends, text, email, facebook and more.
- **I take one credit bureau only but can forward your file to many lenders!** Many people inadvertently disqualify themselves from getting the best rate when they are shopping for a mortgage. When multiple banks pull a credit bureau, your credit rating can drop, sometimes eliminating the chance for the best mortgage or a mortgage at all!
- **Large range of products.** Such as cashback, self employed, credit challenged, no money for closing costs, cottage properties, line of credit, 2nd mortgages and more.
- **I appreciate your business.** I want to do an exceptional job for you because I want all your family and friends business in the future!
- **I am a Licensed Expert.** Deal with a mortgage expert specializing in mortgages from all lenders not just one.
- **Rate Protection.** If the rates drop before you close you automatically get the lower rate and if rates go up you have the lower rate locked in.
- **Follow Up**—I am here when you need me, always.

* oac, o&oe

—Steve Bucher

