



How to find a home you love and a mortgage you can afford

It's no secret, actually. The key is knowledge. Do you have strategies to maximize your down payment ... know how the size of your down payment affects the rate of your mortgage and insurance ... understand how being flexible about location can impact the price? A professional lending specialist can help with all your questions, because they are dedicated to understanding the housing market and all the costs included with a mortgage.

Take advantage of an accredited mortgage professional's expertise to save time and money.

"Working with an accredited mortgage professional is different from working with someone who can only offer you the mortgage rates offered by one company", says Educators Agent-Regional Director, Chris Knoch. The accredited mortgage professionals at Educators Financial Group offer you:

Access to multiple rates and lenders, which may include lower rates that are not advertised widely. An accredited mortgage professional can vet lenders and negotiate on your behalf, and will have relationships with these lenders.

A mortgage customized to your needs. Because an accredited mortgage professional works with a variety of lenders, they are more likely to find one with the flexibility to offer you what you need.

Service that's free to you. Accredited mortgage professionals are paid by the lender, and there usually isn't an out-of-pocket fee to you.

Experience. Accredited mortgage professionals have seen many different types of clients and negotiated many different types of mortgages. The professionals at Educators Financial Group are also familiar with how an educator's financial situation can affect their mortgage needs.

Are you ready for a new mortgage or is your mortgage coming up for renewal? Receive an exclusive rate on a new mortgage or when you transfer your maturing mortgage through Educators Financial Group.

To find out more about our mortgage products and rates go to:

educatorsfinancialgroup.ca/mortgages.

To speak to a financial specialist call us at 1.800.263.9541 or go to:

educatorsfinancialgroup.ca/get-started