

TIPS FOR CHOOSING THE **RIGHT MORTGAGE PROFESSIONAL**

Most people turn to their local bank for a home loan, rather than an Independent Mortgage Professional. What you might not know is that an Independent Mortgage Professional is often the best choice and they are able to offer you more loan options than a bank.

What differentiates an Independent Mortgage Professional from a bank?

INDEPENDENT MORTGAGE PROFESSIONAL

- Licensed mortgage expert - consistently undergoes continuous training
- Specializes in mortgages only
- Partners with several lenders to offer multiple loan products, allowing you to choose the best option
- Often offers lower rates and cheaper costs due to less overhead
- Adapts to industry changes quickly

BANK

- Not required to be licensed and are not held to the same standards and regulations as brokers in terms of testing and ongoing training
- Offer many other loan products (auto, boat, etc), so mortgages are not their main focus
- Only able to offer limited loan products they have in-house – may not be the best fit for your needs
- Often higher rates
- Slower to adapt to change due to large organizational operations

CALL TODAY TO DISCUSS LOAN OPTIONS THAT BEST FIT YOUR NEEDS

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