



We're a hockey nation, so let's talk about the faceoff: bank vs broker. The fact is, there's really no contest on this one. The broker wins the faceoff every time. That's a heck of a game advantage. But let's talk about why it happens: because it's worth reminding ourselves why the smart money is always on the broker.

	Available from a Mortgage Broker	Available from a Bank
Mortgage Choice	Over 50 lenders, including most of the major banks, credit unions, and national, regional and private lenders.	Every bank has its own menu of house mortgage products.
Mortgage Rates	Mortgage brokerages negotiate discounted rates with lenders, and have access to rate promotions and specials.	Rates are set by the Bank. If there's a better deal in the marketplace, you'll have to find it yourself.
Independence & Objectivity	A mortgage broker works for you, not any one lender.	Naturally, mortgage specialists are there to build business for the bank.
Ongoing Service	Brokers offer ongoing advice and conduct annual mortgage reviews, showing you how to pay off your mortgage faster, power down debt, finance renovations, or invest in property.	No proactive advice is typically provided. You will get an annual mortgage statement.
At Renewal	Your broker will go to bat for you again – to make sure you have the best product and rate.	You may not be offered the best deal initially, requiring you to proactively contact the bank to negotiate.

Time to buy a home, refinance or renew your mortgage? Get the advice you deserve. Call today!



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