

# An annual mortgage checkup can be a smart financial move



On a yearly basis, it's a good idea to have a mortgage professional check under the hood of your mortgage. Life doesn't stand still, which means your mortgage needs may have changed. You'll want to make sure that:

- you are taking advantage of your prepayment privileges to pay your mortgage off faster;
- large amounts of high-interest debt are transferred to a lower interest rate so you can boost your cash flow and save on interest costs (if you have enough equity in your home);
- you get a professional review of your options if your mortgage is renewing in the next 12 months;
- you are taking advantage of today's attractive mortgage products, which include prime minus variable, fixed-rate, or hybrid mortgage (part fixed, part variable); and,
- you have access to the lowest-cost funds for renovations, education funding, a vacation or investment property, or other large looming expense.

We can tailor your mortgage to your changing needs.

Make the most of your greatest budgeting asset. Book your free no-obligation mortgage review and make sure your mortgage incorporates what may be ahead: it could pay big dividends and is the best way to get you where you're going in your financial future!



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