

Don't renew your mortgage with your eyes closed



When your mortgage comes up for renewal, your lender will send you a letter suggesting you renew at their current offer. If you do, you'll be renewing your mortgage with your eyes closed! This is your moment of opportunity to negotiate the best possible deal, either with your current lender or with a new one.

You also need to consider that your mortgage needs may have changed. If you have enough equity, this may be a good time to roll your high-interest credit cards and other debt into your mortgage to get one lower payment, boost your cash flow and save on interest costs. Or you may want to take some equity out for renovations, a second property or for investing. Your mortgage could be your best choice for lowest-cost funds.

When you get your renewal notice, let's talk.

Many lenders provide a 120-day rate guarantee for pre-approved clients to protect them against a rise in mortgage rates. There are some great options out there; let me help you look around.



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