



According to Canadian Mortgage Professionals (CMP), many first time home buyers in Canada are largely unaware of or misguided regarding what a mortgage broker can do for them.<sup>1</sup>

**Here are a few ways in which Hanley Mortgage Group can help with your home-buying needs:**

## **What Good is a Mortgage Broker?**

- **Banks only have access to their products and rates, even if they aren't the best fit for you.** We work with you to satisfy all of your needs and find your perfect mortgage.
- **We can help you figure out what you can actually afford.** We take all of your financial responsibilities into account.
- **We can be an invaluable resource for clients who are not familiar with the mortgage application process, and need a little help with navigating the financial systems.** We are able to guide them through it and explain it in detail, so that they understand every part of their mortgage.
- **In more challenging situations, we can shop around for specialty and subprime products, and provide the extra work needed to try to get you approved,** whereas your bank might automatically reject you based on these challenges.
- **We work around your schedule, and don't follow a strict 9-5 workday.** If you need something done, we can work around that traditional bank timeline.
- **We provide pre-approvals and can lock in a rate for 120 days,** so that we aren't compromising your credit rating by having to pull it again.

**When you need a mortgage, make us your first call. We work hard to make sure that this process is as smooth & easy as possible for you.**

1. <http://www.mortgagebrokernews.ca/contents/e-magazine.aspx?id=212523>