



The Mortgage Centre

We work for **you**, not the lenders.

Is your mortgage up for renewal?

Did you know...

- At maturity, you become a free agent to pursue alternate and possibly superior lenders free of penalty.
- You can secure a rate hold up to 120 days prior to your renewal date.
- Transferring your mortgage to a new lender can be done free of charge meaning, no legal fees.
- Your existing lender will likely offer you their posted rates rather than their best discounted offers because they know the tendency of many clients is not to investigate their options and often will just tick the box on their renewal offer.
- A mortgage broker can assist in making the renewal process quick and easy without a lot of hassle.
- One of the most logical times to investigate money-saving alternatives is when your mortgage is up for renewal at another financial institution.

Some options you may wish to consider are:

- Am I carrying high interest charging debt that would be better allocated into my mortgage?
- Is there an upcoming expense that I would benefit from rolling into the mortgage?
- Are you considering a home improvement or renovation?
- Is there a need to free up cash flow?
- Are you unable to find the cash to contribute to your RRSP?

Please feel free to contact me anytime.



Warren Fetterly, AMP

Mortgage Broker

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