



Pat Barnes
Mortgage Professional

14 KEY POINTS EVERY CUSTOMER SHOULD KNOW

1. **85% of all people in the USA use a mortgage broker** and we are catching up quickly here in Canada.
2. **I shop the best rates and products from many different Banks, Credit Unions and Trust Companies** including: CIBC (First line), Toronto Dominion, Scotia, Bank of Montreal, Royal (Merix), and most of the Canadian Credit Unions, ING, etc.
3. **My services are free** as the bank pays me a finder's fee. The Industry is changing and banks now have to compete for business, so they value our referrals. Keep in mind, they spend millions of dollars operating their many branches, plus internal staffing and layers of management, so they can afford to offer deep discounts for the business we bring to them.
4. **Isn't it time the Banks compete for your mortgage business?** You wouldn't get just one opinion from one doctor if your physical condition were in question...why get just one opinion when your financial condition is going through the most significant transaction of its life?
5. **Your bank very rarely gives you the best rates and products.** Most homeowners renew their mortgage every four or five years automatically, so they rarely receive the best rates and programs. Since Prolink Mortgage sends lenders millions of dollars of new business each month, they always offer us the deepest discounts which I pass that on to you - whether you are purchasing, refinancing or renewing.
6. **Our application process is simple and quick.** I'll just take a little info and send it electronically to the lenders that I feel are the best fit for your situation; I should have some feedback later that day or the next!
7. **One of my best benefits is I'm available on your terms!** Isn't it frustrating when a bank takes several days to get back to you, and then you have to make your way through their endless voice mail boxes?



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- 8. I take one credit bureau only and forward it to all the lenders!**
Many people inadvertently disqualify themselves from getting the best rate when they are shopping for a mortgage. When multiple banks pull a credit bureau, your Beacon score drops every time, sometimes eliminating the chance for the best mortgage or a mortgage at all!
- 9. There's a mortgage product available for almost everyone now.** When a person's situation isn't ideal, there's usually a story about why; maybe they changed jobs, maybe they went through a divorce or another life-altering event and their credit was affected. It is my job to tell your story to the lender that will qualify you.
- 10. I appreciate your business.** I sincerely appreciate your business and want to do a good job for you because I want all your family and friends business in the future! (Has any bank employee ever told you that?)
- 11. I am a certified Expert.** Most bank employees are not certified and only know about their own bank's products and do not know and cannot advise you to go to another lender where you *can* get qualified. You wouldn't go to your G.P. if you needed a specialist. Deal with a mortgage expert specializing in mortgages from all lenders.
- 12. I work for you, not the banks.** I don't get paid unless I fund your mortgage with a lender that is giving you the product you need and I have no interest in getting the lender more interest on your mortgage, as the higher the interest, the lower the amount I can qualify you for; clearly I work in your best interests, not the lender's.
- 13. Rate Protection.** If the rates drop before you close you automatically get the lower rate and if rates go up you have the lower rate locked in. Did they offer you a rate protection like the one I can secure for you?
- 14. A mortgage broker is no longer the "lender of last resort"!** Actually we are becoming the first choice of the educated borrower.

Contact Me to review your needs and to find your best mortgage solution.