

THE MORTGAGE MINUTE

DOES YOUR HOME NEED SOME TLC? WHAT IF I COULD SHOW YOU HOW TO COMPLETE SOME RENOVATIONS AND REDUCE YOUR CURRENT MONTHLY PAYMENTS AT THE SAME TIME !!!!



I am a local mortgage broker who specializes in mortgage refinancing. Interest rates are approaching 50 year lows, as well the equity in your home may also be at an all time high. If you put these 2 things together, you have an opportunity to potentially save \$1000's. Many people have been putting off major home repairs and renova-

tions due to lack of cash flow.

Your house is one of your largest investments and keeping it maintained will ensure it appreciates in value.

Many people are currently paying 5.00 % or higher on their mortgage, and significantly higher rates on credit cards and loans. Consolidating these debts can lower payments by hundreds of dollars each month. And at the same time increase the consolidation by the amount of the renovation, (ie. a new roof), and there you have it, you have just fixed your roof and lowered your monthly payments. I actually lowered a client's payments by \$2200 per month with a previous mortgage refinance.

I have access to a lender who offers a variable rate mortgage at prime less .80% and you can convert to a fixed rate at anytime without a penalty.

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Stop putting off those home repairs and stop paying more than you should on your mortgage and credit cards. You do not have to live pay cheque to pay cheque !!

Repair your house and possibly lower your payments by \$500 per month.



