

Believe in yourself.

Believe that success is possible.



Then find a mentor and coach
at Mortgage Architects.

 Mortgage Architects®
Planner Network

Lead Planners at Mortgage Architects are selected for their outstanding experience, skill and success; their average book of business is \$60 million. Our planners provide exceptionally rich mentoring and training for their Associate Planners: a practice that is instrumental in building a new generation of successful mortgage planners. Find **your** mentor and coach at Mortgage Architects.



In addition to **mentorship** by the legends of the industry, Mortgage Architects also offers you significant value!

- 🏠 Access to status rates through your Lead Planner or our centralized placement desk (your choice)
- 🏠 Respect and recognition from national lenders, insurers, and your peers
- 🏠 Top industry management team with experience, vision and passion
- 🏠 Highly experienced Regional Vice-President who is your personal resource
- 🏠 Educational conference held on an annual basis
- 🏠 National Director of Products keeps you informed of **all** lender products and insurer guidelines

- 🏠 Interest rate summary updated as rates change
- 🏠 Access to your own lender – Radius Financial (formerly myNext Mortgage) – competitive products, rates, compensation, and exclusive perks, including higher splits, trailer fees and the potential for additional compensation on your whole book of business
- 🏠 Access to “best-in-class” technology with **no monthly fees!**



- 🏠 Bold mortgage planning program with industry-leading tools:
 - Mortgage Blueprint proprietary software produces custom mortgage plans
 - Your own CRM database
 - Business planning and reporting tools
 - Articles, presentations and more!
- 🏠 CRM program options:
 - Auto pilot CRM with intelligent email messages to your customers specific to their mortgages; at no extra charge to you.
 - Premium CRM program with additional touches throughout the year, including a magazine subscription and an annual “business-ask” mailing.
- 🏠 Websites and e-mail!
 1. Free personal web page on MA’s corporate site.
 2. Value-priced personal website with updated news articles and mortgage planning content. Clients can sign up for your newsletter and connect with your Twitter, Facebook and LinkedIn pages.
 3. Free business e-mail account at mtgarc.ca
 4. Free personalized internet mortgage applications that automatically download to your Filogix Expert account.
 5. Comprehensive library of MA-branded html e-mail templates that allow you to communicate cost-effectively with your clients and prospects.
- 🏠 Huge on-line marketing template library (articles, flyers, postcards, rate graphs, checklists, targeted campaigns, personal brochures, presentations, ad catalogue, letters) that is regularly updated and refreshed. **No monthly fees!**
- 🏠 Display banners for tradeshow
- 🏠 Broker portal, which has the most professional realtor Feature Sheet in the business
- 🏠 Discounted fees for E & O

Need mortgage financing? There's value in getting a FREE second opinion!

For many people, their mortgage represents the largest and most costly debt obligation. And their home is generally their most significant asset. That's why getting the right mortgage is so important. It can protect your best financial investment, save you thousands of dollars, and help you build your wealth more quickly.

Compare the terms available to you and you will understand why a second opinion can be so valuable, including the cost of an extra month of interest.

Key Services: We have over 50 competing lenders, including most of the major banks. You can see what the best offer is for you, and for any services. This means that you can compare the best mortgage rates for your specific situation.

Our second opinion gives you negotiating power with your lender. Our planners can provide you with the information you need to negotiate a better rate. They can also help you understand the terms of your mortgage and what you can do to improve it.

Free after-approval: Merely available for a limited time. Bank to bank. No fees. No charges. No strings attached. We are here to help you secure the best mortgage possible.

Cost: No charge. We are paid by the lender that funds the mortgage.

THE MA CRM PROGRAM

Your comprehensive client contact and retention program.

Mortgage Architects Planner Network

A fresh opportunity to get your house in order

In 2009, economists forecasted that interest rates would begin to rise in 2010. And right on schedule, in March, 5-year fixed rates started to climb, quickly rising from 3.75% to 4.75%. However, the bond market turned. Concern about a North American economic slowdown started to get stronger, and mortgage rates fell back to historically low levels.

Discounted 5-Year Fixed Mortgage Rates

This chart reflects the Bank of Canada's 5-year fixed mortgage rate (VIX2174), which is reported weekly and is the most of the 5-year fixed rates from each of the Big 5 banks, less 1.5%, which is typical of the highly discounted rates available at Mortgage Architects.

Jeannine Martin, AMP Mortgage Planner

Designed around you:
555-878-5656
555-454-9876

Send me an email
View my website
Apply Now

Mortgage Architects Planner Network

Designing a mortgage that's right for you.

- First or next home
- Self-employed
- Vacation/Investment properties
- Renewals
- Debt consolidation
- Renovations
- Credit repair
- Over 50 lenders

www.mortgagearchitects.ca

Renovate and take advantage of today's great mortgage rates!

Canada is a nation of renovators, tending the houses they live into the homes they want. And why not? There's never been a better time, with historically low interest rates. Canadians have the tools available to make their renovation dreams come true.

If you're full-time equity in your home, you may be able to refinance the financing to make your home renovation possible. Assuming your current mortgage is \$100,000, based on a mortgage of that price and your renovation cost rate your new payment package to pay your renovation project off faster.

Distinction	Mortgage (2nd)	Monthly Payment
\$100,000	\$170,000	\$884
\$40,000	\$190,000	\$1,099
\$60,000	\$210,000	\$1,315

Mortgage Architects

Financing for this beautiful home

123 Main Street, Anytown, ON | List Price: \$399,000

	0% Down	5% Down	10% Down	20% Down
Purchase price	\$399,000	\$399,000	\$399,000	\$399,000
Downpayment	\$0	\$19,950	\$39,900	\$79,800
First mortgage	\$399,000	\$379,050	\$359,100	\$319,200
Interest premium	\$14,763	\$12,698	\$9,980	\$0
Total mortgage	\$413,763	\$391,748	\$369,080	\$319,200
Monthly payments	\$2,200	\$2,082	\$1,959	\$1,687
Monthly taxes	\$250	\$250	\$250	\$250
Condo fees	\$0	\$0	\$0	\$0
Mortgage cost	\$190	\$180	\$160	\$100
Total payment	\$2,640	\$2,412	\$2,369	\$2,037
Income required	\$95,000	\$91,218	\$86,571	\$76,766

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Support, support, support!
And, no strings attached. No long-term contract; your database belongs to you!

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