

Looking for a mortgage professional? Choose a mortgage planner.

If you're a Canadian homebuyer or homeowner – at any stage in your mortgage years – then it feels like everybody wants a piece of you.

Mortgages are big business and everyone wants in. They'll tempt you with low rates, or tease you with special promotions. How do you cut through the hype? What you want is a sensible mortgage that's going to make sound financial sense. It's not a lot to ask... but where do you go for good advice? The banks say they have the answer, while mortgage brokers will tell you otherwise. Trying to be a smart mortgage shopper can be overwhelming.

Here, then, is the most important tip: find a mortgage planner. Not just a broker or a mortgage rep from the bank. Why? Because in an industry with a huge range of expertise, the mortgage planner is the cream of the crop: they've got the top experience and they'll design a mortgage to fit your big financial picture.

Back in the 1970s, mortgage brokers were primarily used for last-resort financing. Over time, though, they took on more of a consulting role: finding the best rate, but also providing some education on how to become mortgage-free faster. Today, mortgage planners are a breakaway group of top brokers who have the skill and expertise to offer advanced mortgage insight and advice – helping their clients manage their debt for the creation of wealth. It's worth your while to track down a mortgage planner rather than simply a broker. Here's why:

1. Mortgage planners believe that a mortgage is not just a single transaction done in isolation of your goals and overall financial situation, but that a mortgage can accomplish so much more when properly structured and integrated into your overall financial plan.
2. Mortgage planners do focus on competitive rates, but they also believe there are other critical factors in mortgage design: like features and options, market trends, and designing debt for long-term goals.
3. A Mortgage planner will design your mortgage plan so that it carries you through to your next goal: a home purchase, real estate investment, vacation property, or debt payoff.
4. A mortgage planner can provide credit advice – to help you boost your credit rating to ensure access to future wealth-building opportunities and lower lending rates.
5. A mortgage planner can show you how to strategically use low-interest mortgage debt to safely, conservatively and consistently accumulate assets and build wealth – even explaining how to design a tax-deductible mortgage.
6. Mortgage planners understand that life doesn't stand still, and your mortgage needs may change before your mortgage reaches its maturity date. They keep in touch with you during your mortgage years, offering ongoing information and education on using debt to meet your long-term goals and for wealth-building strategies.
7. A mortgage planner will explain why 'debt' is not a bad word, but how your mortgage can be a powerful financial tool, giving you more options to consider than the traditional *"pay-off-your-mortgage-as fast-as-you-can"* approach: a strategy that is good for some homeowners, but not all.
8. Mortgage planners look at your mortgage as a financial keystone that can build your wealth, protect you from a financial downturn, and save you thousands of dollars.

Mortgage Architects is an elite national firm that recruits only the very top mortgage professionals. To join, the highest professional standards must be met, including reputation and breadth and depth of experience. When it comes to mortgage planning, the planners at **Mortgage Architects** are leading the way.



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