



The Process

Applying for a mortgage can be a daunting and scary process, even for a seasoned consumer! We have designed a strategic format for our clientele to simplify such an important financial transaction while keeping in sight the importance of presenting files to lender partners in the best possible light.

1. Initial consultation identifying:
 - a. Client desires, establishing expectations and requirements
 - b. Clients personal financial picture including how they derive their income, any concerns over credit issues, unique challenges
 - c. Clients goals review, assessment of a comfortable payment avoiding payment shock, and understanding long term plan
2. Application and supporting documentation
3. Prequalification which establishes parameters for purchasing and down payment requirements, putting client in a position of power when negotiating
4. Firm mortgage financing approval process once an accepted purchase contract is in place
5. Final step prior to possession. Co-ordinating lawyer for mortgage signing and title transfer along with facilitating move in details