



# SPOTTING MORTGAGE OPPORTUNITY

The residual effects of finding mortgage opportunities in your book of business allows you to wrap your arms further around your client, and use the savings and improved cash-flow towards insurance/investment products, and most importantly make your client feel well taken care of!

## **PURCHASES**



It is good to start the mortgage conversation as early as possible to ensure mortgage approval and lock in best rate for their situation.

*We simplify the application process, package and always refer back to you for new insurance needs*

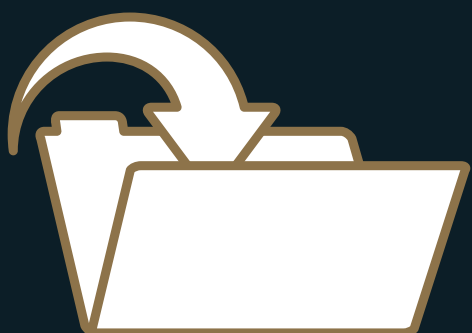
## **REFINANCES**



If you notice a client has roughly \$20,000 or more in debt and is being paid at a rate higher than 5%, a refinance may be the right solution for them to save big on interest and free-up cash flow. Often a client can pay off the debt and the mortgage even faster.

*Refinances are a great tool to both save interest and access capital*

## **TRANSFER AT MATURITY**



Your clients are most likely never offered the best upfront rate by their bank at renewal. Not taking advantage of the best rates offered can cost thousands in additional interest and higher payments.

*All of your clients with a mortgage have an upcoming renewal and has an opportunity for everyone to win*

Remember that there are many factors that can determine the client's interest rate and payments on the mortgage. It is crucial that they speak with an educated and licensed mortgage professional. If you don't actively search for lending opportunities, the banks will.

**That's where we come in!**

