

MORTGAGE CENTS

Mortgage Cents™ Inc. is a leader in offering custom-tailored mortgage solutions and consultation services to individuals, families and businesses across Canada. With access to the country's top competing banks, credit unions, pension funds and insurance companies, we find the mortgage solution that is right for you. **At no cost whatsoever**, our mortgage specialists have the knowledge and financial services expertise to find you the **lowest rate with the best possible terms in an unbiased manner**.

Our service offering:

1st, 2nd & no money down mortgages
Pre-approvals & re-financings
Debt consolidation, lines of credit
Construction & land financing
Commercial mortgages, rental properties
Self employed individuals

Our commitment to you:

Professional and unbiased advice
Access to over 50 Canadian lenders
Market-trained, senior account specialists
Mobile service Canada wide
24 - hour application turnaround
Mortgage & tax minimization strategies

Our reputation has been built upon three important principles:

First-Rate Professionals

Mortgage Cents offers clients the benefit of market-trained, senior account professionals. Our people possess strong knowledge of the mortgage markets, with backgrounds in disciplines such as real estate, economics, tax advisory, wealth management, and financial planning.

Exceptional Lender Network

Our network includes over 50 lenders and specific recruitment of private lenders that specialize in deals that would otherwise be overlooked. Furthermore, our chosen lenders offer mortgage products that cater to each specific financial situation. This strategy is complemented by our desire to build long-term, trusted partnerships with individual clients by providing all the knowledge and insight they need to make informed financial decisions.

Satisfying Your Needs and Wants

Obtaining a mortgage can be both an exciting and stressful time; we simplify matters guaranteeing you get the best mortgage in Canada. Our specialists evaluate your needs and determine which mortgage solution is most appropriate. Accordingly, because our practice is not governed by exclusive arrangements with lenders, we are free to make objective recommendations to you. This ensures your needs and wants are effectively understood and met without bias.

FOR A REFERRAL CONTACT: *BERTRAM INSURANCE & FINANCIAL SERVICES*

Local: (705) 657-3882, Toll free: 1-866-657-3882, or email: insure_me@sympatico.ca