

Real Estate Investors - Why Use a Mortgage Agent?

- ✚ **Licensed Expert in Real Estate Investor Financing.** *Knowing exactly which lenders to utilize, what their guidelines are, negotiate the best terms and options and most importantly align your financing with your investment strategy.. both acquisition and exit strategies. Having an expert on your side that understands this, as well as access to many lenders in Canada that finance investment properties, is key to your continued portfolio growth and success*



- ✚ **Large range of products & knowledge.** *I know which lenders will allow credits on closing, vendor take backs, corporate borrowers (one to multiple tier), finance up to six plexes under residential guidelines, second mortgages on closing, self directed RRSPs, asset based lending, tax benefits (dividend sprinkling) etc and more*

- ✚ **Step By Step:** *I'll walk you thru the process of getting a mortgage, step by step, especially if you are a first time investor – it can be daunting and its important your mortgage is in line with your investment strategy*

- ✚ **My services are free** *as the lender pays me a finder's fee^{OAC}*



- ✚ **Access to the interest rates the banks don't want you to know are available saving you thousands of \$\$\$\$ and increasing your cash flow!** *Since I send lenders millions of dollars of new business each month, they always offer us the deepest discounts which is passed on to you IMMEDIATELY!*

- ✚ **I shop the market saving you time –** *Calling me is like calling over 50 different lenders including Banks, Credit Unions and Trust Companies – I have access to all of them and so will save you time and I know who to go to first for your particular investment needs.*

- ✚ **I don't work for any one bank, I work for you!** *Simple*

- ✚ **Isn't it time the Banks compete for your mortgage business?** *I'll provide you with some options so you can compare the two – what your bank is offering you and what I am able to offer you then ultimately you decide which you feel most comfortable with. It never hurts to get a second opinion on the biggest financial obligation you will probably ever have*

- ✚ **I'm available on your terms and I appreciate your business -** *day, some evening and weekend. I want to do an exceptional job for you because I want to earn the privilege of having all your family, friends and fellow investors business in the future too!*

- ✚ **I take one credit bureau only but can forward your file to many lenders!** *Many people inadvertently disqualify themselves from getting the best options when they are shopping for a mortgage. When multiple banks pull a credit bureau, your credit rating drops every time, sometimes eliminating the chance for the best mortgage or a mortgage at all!*

- ✚ **Rate Protection.** *If the rates drop before you close you automatically get the lower rate and if rates go up you have the lower rate locked in*

- ✚ **Follow Up** *including Annual Mortgage Check-Ups, Variable Rate Updates and the planning of your Mortgage Burning Party on your principal residence while maximising your leverage and tax benefits on your investment portfolio!!*

KATARINA KUPINA

Mortgage Agent License # M11001526

cell: 289.456.9149 email: kat@kmortgage.ca

MARK KUPINA

Mortgage Agent License # M11001703

cell: 905.730.4782 email: mark@kmortgage.ca