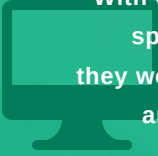


**MORTGAGESUITE.CA**

## Face to Face Meetings

With our virtual meeting software, you can speak to our Mortgage Experts just like they were in the same room. They're here to answer any questions you might have.



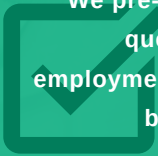
## Virtual E-Signatures

Sign all the paperwork necessary in seconds with our E-Sign process. Less time mailing, less time to closing.



## Fast Pre-Qualification

We pre-qualify you based on your answers to questions about your credit, income and employment. We will suggest a pre-qualification before submitting a formal application.



## Online Document Collection

Save time and paper by submitting all your documents online. You can even take pictures instead of scanning them in.



**MORTGAGE SUITE**  
YOUR PATH TO A BETTER MORTGAGE



**MORTGAGE SUITE**

YOUR PATH TO A BETTER MORTGAGE

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# How to Use Your Home Equity to Finance *Home Renovations*

## REFINANCE YOUR EXISTING MORTGAGE AT A HIGHER PRINCIPAL

This will be a good option if you are in a variable rate mortgage, are close to term maturity on your fixed rate, or are coming up for renewal.

## REGISTER A SMALL SECOND MORTGAGE

If you have a few years remaining on a fixed term mortgage, it may be best to avoid harsh prepayment penalties by registering a small second mortgage instead. These mortgages carry higher interest rates than normal but carry a much smaller principal balance.

## REGISTER A HELOC

If you qualify and have substantial equity in your property, a re-advanceable mortgage can be an excellent way to use your home equity as a low-interest line of credit that can be repaid at any time.

## ABOUT US

It all started with a vision to help clients seek and obtain the best mortgage rates available to them. With this progression of a worthy idea, we created the Mortgage Suite team, and all the tools and spreadsheets to help clients understand, obtain, and finalize their mortgage transaction in a timely manner.

We are a team of mortgage professionals dedicated to helping clients through accessing their equity in their home. We educate and help clients understand their borrowing needs. In addition, we help clients budget, prepare for their home purchase, and save them time and money in the process.

## CONTACT US

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