

# The value of a mortgage broker

## Five reasons to use a mortgage broker

There are a lot of good reasons to work with a mortgage broker when you're buying or refinancing a home. To help you understand just how valuable your broker can be, here's a list of our top five reasons – we're sure you'll think of more!

### 1 Mortgage solutions are their area of expertise

You need to find a mortgage, or refinance an existing one, but you have questions.

- Where do I start?
- Which lender best fits my needs?
- Which lender can offer me the best value?
- Are there really differences between mortgages?
- Which features are best for me?

Brokers have **experience** working with banks and other lenders. They **understand the benefits** of the various rate options, and they're familiar with the many types of mortgages and which one might be **right for you**.

✓ **Your broker has the answers.**

### 2 Your broker is your champion

Your broker **negotiates** with the lender on your behalf, **manages obstacles**, processes paperwork and hammers out the **details**.

They'll **help simplify** what can be an overwhelming experience and take your long-term plan into consideration.

✓ **Your broker is on your side!**

### 3 Personalized service

Your broker will work with you **through every step** of the purchase or refinance process. They'll walk you through the application process and help you to **understand your options** and answer your questions.

✓ **After all, your broker's success is dependent on your satisfaction.**

### 4 Your broker finds solutions that fit your needs

Your broker will help you navigate the **confusing road map** of rate types, mortgage options and terms to decide which solution is **best** for your circumstances and long term plan. Your broker takes the time to understand your financial needs and situation, and **avoid unnecessary risk**.

✓ **And that can save you money.**

### 5 Your broker can save you time – lots of it

House hunting is time and energy consuming. But that's just the beginning. Finding a **mortgage or refinance solution that's right for you** can take hours, even days or weeks. Your mortgage broker does most of the leg work for you. They'll **research** mortgage, financing and lender **options**, **process** the application and document requirements, and **negotiate** with lenders.

✓ **That means less disruption to your daily schedule and more time to focus on your home!**

To learn more about which B2B Bank mortgage solution is right for you, speak with your broker. For day-to-day enquiries about the B2B Bank products you hold, speak with one of our Client Services Representatives at **1.800.263.8349**.