

# Mortgage Renewal *Guide*

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Everything you need to  
know about the renewal  
process

and creating more  
wealth through home  
ownership.

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Welcome to our special edition mortgage guide.

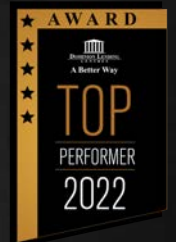
There is a very good chance that you have never considered transferring your mortgage to a different lender. We have the experience that will help you make an informed decision that aligns with your homeownership goals.

Your home is probably the most important long-term investment you will ever make which is exactly the reason we promise to provide you with advice that is easy to understand.

And don't worry, we have all the modern tools you will ever need to ensure that you stay on track to creating more wealth!



*Dave Fullerton*  
MORTGAGE BROKER



A minimalist interior scene featuring a white ceramic vase with dried branches, a white bench with a wooden leg, and a wooden crate on a light wood floor.

# What Is Most Important About Home Ownership To You?

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# 7 Questions

**I received my Renewal Notice, is there an expiration date for making a decision?**

Yes, there is an expiry date but you are not under pressure to sign. Your current mortgage lender would love for you to simply sign the renewal agreement without regard for helping you discover your financial goals for the future.

**I do not have a Mortgage Plan or really considered Homeownership Goals, is this important?**

Yes, and that is not just an opinion but our clients think so as well. A Plan helps you stay on track. Goals help you create more wealth.

**I am wondering if I should choose a fixed rate term or a variable rate term, how do I decide?**

What you ultimately choose should reflect both your short-term and long-term home ownership goals, and just as importantly peace of mind.

# 7 Questions

**I would like to consolidate some personal debts, is it possible to access my equity?**

Absolutely it is possible.

**Is a mortgage application really necessary?**

Yes. It is important to remember that you could be borrowing hundreds of thousands of dollars. A thoroughly completed Mortgage Application with all the important documents could mean you receive the most favorable terms and the lowest rate.

**What are the costs associated with completing a transfer to one of your lenders?**

The standard includes legal fees, an appraisal, and any remaining interest owed to the current lender.

**How long will the entire process take to renew my mortgage with one of your lenders?**

You should allow for 10 business days subject to seasonal variances.

# Real Stories

## Clients Were Suprised

One of our valued Partners referred a couple who were just about to renew with their current mortgage lender. **After we asked them the question: What is most important to you about homeownership our conversation went deeper.** These clients wanted to be ready to help aging parents, they wanted to travel, and they wanted to support their children purchase their first home.

Solution: we set realistic goals for paying down their mortgage principal and recommended that they pay out a zero-interest rate vehicle loan, then transfer the additional cashflow savings to their investment advisor.



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