

BRICKS & MORTGAGE IS YOUR BEST OPTION

We are an independent mortgage brokerage company that arranges mortgages for people just like you!

Whether you are purchasing a new home or pre-owned home, an investment property or buying a vacation retreat for your family, we will secure the best rate and mortgage options to suit your needs.

We understand that looking for a new home or investment property and securing mortgage information at the same time can be stressful and confusing. We can help you save time researching the lenders and all of their products as we already have this information. We can help you quickly zero in on the best product to suit your individual needs.

BECAUSE YOU'RE NOT JUST ANOTHER BRICK IN THE WALL

We know that when it comes to your mortgage, your needs and wants are unique.

We also know that obtaining the correct mortgage options can have an impact on your financial future.

At **BRICKS & MORTGAGE** we promise that you will work with a very experienced and professional team of individuals including an accredited (AMP) mortgage broker with over 30 years of experience in the industry.

We will negotiate for you.

We understand that the negotiation process can be intimidating and that it can be difficult for you to know all the right questions to ask. Because we negotiate with these same lenders every day, we have already established successful relationships and we can eliminate this stress for you.

EXCEPTIONAL CUSTOMER SERVICE IS OUR DAILY GOAL!

WE'RE LOOKING OUT FOR YOUR BEST INTEREST

As your mortgage broker, we feel it is important for you to know and trust that looking out for your best interest is in our best interest!

Quite simply, we provide most of our services at NO CHARGE to you, because it is the lender (in most cases) who will compensate us for placement of the mortgage.

It is our ability to partner with a wide selection of credible and secure financial institutions that allows us to offer discounted mortgage rates to our customers. This is why we can promise, with the greatest amount of confidence, that we can help you obtain a mortgage solution tailored specifically to you and your needs.

Did you know that if you approach numerous lenders directly, they will each request a credit report on you, which can negatively affect your credit score and your ability to qualify for a mortgage?

We take protecting our client's credit information seriously. That is why at **BRICKS & MORTGAGE** we will conduct only ONE credit inquiry and use that information to negotiate with different lenders on your behalf.

If you feel you could benefit from expert advice and over 30 years experience negotiating for people just like you, choose **BRICKS & MORTGAGE Broker Service Corp.** Why not let us do all of the work for you?

IT IS IN OUR BEST INTEREST TO LOOK OUT FOR YOUR BEST INTEREST

At **BRICKS & MORTGAGE** we will not compromise on SERVICE.

Our team is dedicated to providing you with a successful result and stress-free experience.

Looking out for your best interest 

SPECIAL MORTGAGE SERVICES AT BRICKS & MORTGAGE

Canadians purchasing property in the U.S.

We have a network of lenders in the U.S. who will underwrite Canadians purchasing a second home. These lenders only require 20% down payment (OAC). To date we have been successful in assisting over 300 Canadians buying property in the U.S. Call us today to find out more about financing your second home in the sunny south!

Vacation Homes in Canada

Now you can purchase that cottage or 2nd home with less than 25% down payment. In fact, the down payment can come from such varied sources as lenders incentives, credit lines, personal loans etc. 95% financing is also available for this type of purchase.

The property can be located anywhere in Canada and must be suitable and available for occupancy year round. The interest rates available are the same great rates that we have been offering you on your current real estate. We have all seen these condos and cottages lining the golf courses and lakes. Now is the time to make one your own. Call us for more details.

Investment Property Financing

We have over 30 years experience and have placed over \$500 million in mortgage money for Canadians purchasing investment real estate. If you are considering purchasing revenue property in Canada, we have assisted over 2000 Canadians purchasing this type of real estate. We are known as the leaders in this industry.

Whether you are a seasoned investor, or it is your first time, we can greatly impact your chances of receiving a desirable mortgage for this type of purchase.

Renewal Reminder Service

We will monitor your mortgage information free of charge and send you a friendly reminder approximately 4 months prior to your renewal date.

CALL US TODAY AND FIND OUT HOW YOU CAN BENEFIT FROM ANY OF THESE SPECIALIZED SERVICES

REFERRAL REWARDS PROGRAM

Whether you are a golfer or you just like to relax, you will enjoy beautiful Coyote Creek Resort.

Coyote Creek Resort is located just 3.5 kilometers west of Sundre Alberta, only 1.25 hours drive from Calgary. In addition to golf, you can enjoy camp fires and go for long walks by the river.

Because we want to say a big THANK YOU to everyone who refers mortgage business to us, we have put together an exciting new program for this purpose.

All it takes is for you to refer business to us that result in mortgages being placed. Call us for more details or visit our website at:

www.bricksandmortgage.com/coyote.htm

PRIVACY STATEMENT

At BRICKS & MORTGAGE we build relationships with our clients that are based on trust and respect.

To ensure this, we obtain our clients consent to use personal information for the purpose of obtaining a mortgage. We have a formal privacy policy, which sets out what information we will require, how the information will be used and how the information will be kept confidential.

We promise, we will never sell or pass along your name and/or personal information to anyone for reasons that are not a part of obtaining mortgage financing for you. If you have any questions or concerns regarding the confidentiality of your information or if you would like a complete copy of our Privacy Policy, please contact us at 403.271.5527.



Looking out for your best interest %

THE BRICKS & MORTAR OF OUR SERVICES INCLUDE:

- Owner Occupier (Residential) Financing
- Investment Property Mortgages
- Recreational Property
- Personal Line of Credit (PLC) – *Some conditions may apply*
- Refinancing, Equity Take Out – *Some conditions may apply*
- Mortgage Transfers, Switches
- New Construction
- No Income Qualifying (including self employed)
- 100% Financing **** (OAC)****
- Second Home Financing in the United States

**** (OAC) On Approved Credit**

CONTACT US TODAY

For a personal, no obligation consultation or for more information please call:

Phone: 403.271.5527

Fax: 403.278.3874

Email: info@bricksandmortgage.com

www.bricksandmortgage.com

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members of:



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