

## Frequently Asked Questions (F.A.Q's)

**Q:** I've always used my bank for my financial needs. Can't I get the same service at my bank?

**A:** It depends what you define as service. For the benefit of simplicity, I like to break service down into 2 different categories.

1) **Client Service**- a mortgage professional's ability to answer questions, get your loan approved and stay in touch with regular updates before and after the deal closes.

2) **Product Customization**- a mortgage professional's ability to assess and determine your unique situation (including your credit, your current financial situation, and your short and long term plans) so that they can find a mortgage product that is perfectly customized for your particular needs.

Using this two part definition for "service" it is highly unlikely that you will get the same service at your bank and here's why...

Service Feature	Banker	Christos Gitersos
24 Hour Progress Update Guarantee	-	✓
# of Mortgage Products Available	2-5	50+
"After Banking Hours" Personal Service	-	✓
Expert in Working With First Time Home Buyers	-	✓
Tips & Updates in monthly client updates	-	✓
Accredited Mortgage Professional Designation	-	✓
Mortgage Financing Certification (3 Hour Exam)	-	✓

**Q:** Do I have to pay an extra fee to hire you as my mortgage broker?

**A:** No. My service is absolutely free. I get paid by the lender that we determine is best suited for your needs, so you get to enjoy the advantage of saving time and money with my service- for FREE!

**Q:** I thought mortgage brokers are just a last resort alternative if someone gets turned down at their bank, is this true?

**A:** If you refer back to the chart above you'll notice that this is certainly not true. Unless you or your spouse is a bank employee, or a bank share holder, I can't think of one good reason why you wouldn't want to take advantage of the significant time and money savings I provide.

**Q: How can I trust that you will get my deal done?**

**A:** Simply put- I GUARANTEE it: "Apply for a Mortgage Through Me, and if I Can't Find You the Absolute Lowest Cost of Home Ownership, I'll Personally Refer You to Someone Who Can!"

On occasion I've had to do exactly that – refer my client to someone else- because we found another lender that had the best product for my client's needs. Even though I don't get paid when that happens... I'm always amazed how I get richly rewarded for doing the right thing. Those rare occasions have brought me loads of referrals and a best of all... a clear conscience.

**Q: Do you get financial incentives to recommend one lender over another?**

**A:** Some lenders do offer a higher level of compensation than others. But frankly, it is so insignificant that it doesn't make one iota of difference to me or my lifestyle. Over the years I've learned that if I don't do whatever it takes to help my client find the best mortgage possible, it costs me dearly in lost good will, lost referrals and lost repeat business. That's why I'm committed to providing unbiased professional advise that is in your best interest. Your success is my success!

**Q: I think my bank will pay for my appraisal and home inspection? Why should I work with anyone else?**

**A:** It's always good to save money on those various closing costs. We all like saving money. Just make sure you ask the following questions to be sure you don't get stung with thousands of dollars in unnecessary fees and interest...

- 1) Am I certain that this mortgage is customized to my unique situation?
- 2) Will this mortgage allow me to pay the least amount of interest long term?
- 3) Are the terms of my mortgage flexible enough to avoid paying extra fees?

If you can answer all of these questions to your satisfaction, I would suggest you go with your bank. If not, I would suggest giving me a call to explore all of your options.

### **Unsure What To Do Next?**

**"Discover How I Can Help You Save Time, Money & Hassle with A Free Consultation."**

In your free consultation you will discover...

- How to **ensure quick approval** for your financing
- How to **qualify for easy and comfortable monthly payments**
- How to **avoid the costly** financing pitfalls
- How to **get the required financing** you need and deserve

**Call Today To Reserve Your Free No Obligation Consultation 604.539.8288 x229**