

Product Update.

Qualifying for More

So you think you have great credit? You think your repayment of bills is impeccable? Well then there just might be a product that will work for you, your family or friends. In the past you were able to use up to 32% of your monthly gross income, minus property taxes and heat, in order to qualify for a mortgage. Now depending on just how good your credit is you can use up to 44% of your gross income per month. This is a significant

amount and can help you by that larger home that you thought you could not have in the past. With this enhancement and the ability to go 40 years on your amortization, you can just imagine how much more you can afford. As a mortgage planner I would never let anyone get way too in over their heads. I don't think you would want to either! Call me for any details on this.

Canadian Mortgage Awards.

Nominated for 'Best Newcomer, 3 Years or Under.'

I've had the honour of being nominated by my peers and management for Canada's 'Best Newcomer, 3 Years or Under'. This came to me as a complete shock and thrill. The awards will be handed out in February and I can only hope that I will be voted for the award. I could not have done this without the great people and great clients

I've met along the way. These people as well as my family, and my fiancé have really inspired me to continue with the business and I couldn't be more happier. I truly look forward in helping you and anyone that you may know with their financing.

What about rates?

Rates are staying put.

Interest rates have stayed pretty stable in the last couple months. We are still certain that fixed rates will come down a little further. As well we're confident the Bank of Canada will decrease the overnight lending rate as well. The next meeting is set for January 16th, 2006. I'll keep you updated on this as well. Anyone that is getting into the mortgage market right now is best be going

the variable route and see what happens with fixed rates. It's a game to play and there's a good chance you'll win. As always contact me if you have any questions on rates, mortgages or whatever! Make sure to spread my name around as I would love to show you or someone you know what I'm able to do.

As always, please don't keep me a secret; if you find this and my other commentaries helpful, please share them with your family and friends. If you, or anyone you know, is not receiving on-going mortgage planning with their mortgage, have them call us for a FREE mortgage consultation. Make sure to check out my website for a handful of very useful information.

Please contact me for further information, or if you would like to talk specifically about your Mortgage Action Plan:



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