

LISA J. GRYBA

ACCREDITED MORTGAGE PROFESSIONAL

"We have known and worked with Lisa for the last 9 years. She is very knowledgeable and patience. Lisa will find every possible option to work it out for us. She is very flexible and accommodating. We can always count on Lisa's advice and guidance to a positive decision.

*Working with Lisa is like working with a family member as she is always supportive and encouraging. We appreciate everything she have done for us. We cannot find any other advisor like Lisa.
Tran and Ray Lau"*



7 Reasons Why You Should Work With a Broker

LOWER RATES

The most obvious reason that people choose to obtain a mortgage through a mortgage broker is that brokers have access to multiple rates and lenders. Mortgage brokers have access to rates that may not always be advertised and can be significantly lower than those advertised by banks and credit unions.

ACCESSIBILITY

Many lenders' rates and mortgages can only be accessed through a mortgage broker. Brokers can negotiate on behalf of the buyer and experienced brokers have relationships with these lenders. Ignoring these lenders and choosing to get a mortgage directly with a bank can mean choosing harsher prepayment penalties for breaking your mortgage as well as a higher interest rate, which can cost buyers thousands of dollars over the life of their mortgage.

CUSTOMIZATION

A mortgage broker is able to tailor a mortgage product to your specific needs. Mortgage brokers have access to more lender, they're better able to find a lender and a mortgage based on your specific needs and financial situation.

YOUR ALLY

A mortgage broker is on your side. Their job is to bring it all together in one place and simplify the whole process, making it easier for you.

FREE TO YOU

Mortgage brokers operate on commission and are paid by the lenders. Brokers depend on referrals in order to get business, so it's in their best interest to serve you as best they can. When interviewing a mortgage broker, ask about their fee structure and how they're compensated.

EXPERIENCE

Mortgage brokers have seen many different clients in varying financial situations. By thinking and planning for how your life may change over your mortgage term, they'll be able to provide you with options and scenarios that had never crossed your mind and account for them, potentially saving you thousands in the process over the life of your mortgage.

CONVENIENCE

A mortgage broker can walk you through all of the mortgage options available. You can take as much time as you need to ask questions and have the opportunity to develop a real relationship with your broker. Many brokers are available after hours and beyond 9-5 office hours and they will answer phone calls, emails, and text messages.

WHAT FEES WILL I PAY?

- Appraisal Fee
- Home Inspection Fee
- Legal Fees (includes lawyer fees and land transfer tax)
- Title Insurance Fee
- Building Location Certificate and Zoning Memorandum
- Property Insurance
- Mortgage Life and/or Disability Insurance
- Moving Costs