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The Mortgage Tree Experience



WE NEGOTIATE
the absolute best rates and options with access to more than 30 lenders.



WE HELP YOU SAVE
on inspections, lawyers, moving companies and more through our partner companies.



WE COMMUNICATE
with your lawyer on lender approval and keep your realtor up to date on your mortgage progress.



WE KEEP IN TOUCH
providing market updates, celebrating your mortgage anniversaries and birthdays, and inviting you to exclusive client events.



Financing options

Land purchase only <i>then build whenever you are ready</i>	Land and custom cottage construction <i>construction mortgage</i>	Land and cottage with payment in full upon occupancy
Required down payment: 28%	Minimum required down payment: 5 - 10%, CMHC insured <i>builder must own the land</i>	Minimum required down payment: 5%
Term: 5 years open	1 year build converted into a 5 year closed mortgage	All terms: 1 - 10 years
Amortization: 20 - 25 years	Amortization: 25 years	Amortization: 25 years for insured 30 years for uninsured
Rate variable prime + 2% (estimated)	Rate is variable during build and fixed after completion	Variable or fixed
Fully open with no penalty	Closed mortgage	Open and closed

Three simple steps to ownership

With over 25 years of experience, you can rely on Mortgage Tree's expertise to guide you through the financing process outlined below:

- 1 PRE-APPROVAL:**
It is recommended to get a pre-approval to know exactly what you can afford and which option best suits your needs. We will work within your budget to see the maximum you will qualify for and also advise what is comfortable for your lifestyle.
- 2 YOUR OFFER TO PURCHASE:**
Once you are comfortable with your pre-approval numbers the next step is to complete your offer to purchase. Depending on which choice we will walk you through next steps. Keeping it simple and easy.
- 3 YOUR OFFER HAS BEEN ACCEPTED:**
We will then work with you on completing the financing details and obtain within the market the best terms and conditions of your mortgage. Once financing is in place their will be costs associated such as an appraisal and legal fees that we can provide further details on.