



Take A
Mortgage Minute™

Please forward this article to anyone you feel would benefit from reading it.

"The Highest Compliment I Can Receive is a Referral from a Friend."



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Mortgage Agent

Additional Articles of Interest Available

- First-Time Homebuyer's
- The Down Payment and Mortgage Relationship
- Understanding Loan to Value Calculations
- 12 Steps of Private Lending
- How to Manage your Credit Score
- Smart Equity Mortgage Software Will Pay of Your Home 50% FASTER

Debt Consolidation Improves Cash Flow!

Mortgage debt consolidation loans have been a means by which thousands of Canadian homeowners have been able to use their home equity to take out a mortgage to save money.

By taking out a debt consolidation loan (also known as a home equity loan or home debt loan or a second mortgage or mortgage second loan) a borrower is able to combine the balances of current bills and debts into one loan... and one payment. Private mortgage lenders or may offer borrowers with poor credit up to 75% of the appraised value of their home.

Institutional mortgage lenders may offer borrowers with good to excellent credit the ability to borrow up to 95% of the value of their current property. This would be done by redoing your current 1st mortgage financing.

Reasons to Use a Mortgage Broker?

One is that our mortgage brokers have access to many mortgage lenders. We can find you the best mortgage deal in Canada and the lowest rate lender for you.

The Use for a Debt Consolidation Loan?

Canada home equity loans can be used for any purpose but not limited to: Paying off high interest credit cards, car loans, home improvements, tuition and education needs, vacations and anything else!

Look at the Savings Below!

With a debt consolidation loan - home equity loans - debt loan - monthly payments are reduced and cash flow is increased.

The difference of reduced monthly payments is \$906.50 each and every month! That is over \$10,000 more money for your family to live on each and every year.

More About Tom Venner BSc., MSc., CFP

My background as a Financial Planner has given me a unique perspective on the importance of your mortgage and it's impact on your overall financial health. Over the years I have advised clients on how to reduce debt through refinancing and maximize their equity through the use of mortgage acceleration strategies. Now through Home n Work Mortgages I am able to provide additional services related to optimizing their mortgage needs.

Bills	Balance	Payments	Debt Consolidation Loan
Credit Card 1	\$5,950	\$135.00	\$0
Credit Card 2	\$5,200	\$157.00	\$0
Credit Card 3	\$6,060	\$349.00	\$0
Credit Card 4	\$5,200	\$262.50	\$0
Car Payment	\$10,200	\$362.50	\$0
TOTAL	\$36,000	\$1,266.50	\$360.00*