

 YOUR MORTGAGE PLAN

Mr. John Doe,

**CONGRATULATIONS**  
ON YOUR HOME PURCHASE!



# Quick Facts

about your mortgage.

MORTGAGE AMOUNT

**\$450,000.00**

TERM INTEREST RATE

**3.00%**  
FIXED TERM, 5 YEARS

MORTGAGE PAYMENT

**\$2,129.60**  
/ MONTH

MORTGAGE TERM

**5 Years**  
ENDS ON 2019.02.01 (YYYY.MM.DD)

MORTGAGE BROKER

VERICO Sample Mortgage Inc.  
Sean Widdess, AMP

1.604.555.9999  
sean.widdess@samplemortgageinc.com  
www.samplemortgageinc.com

MORTGAGE LENDER

paradigm

1.855.293.7272  
www.paradigmquest.com

# Thank YOU

from Sean Widdess, AMP.



I would like to take this opportunity to thank you for selecting me as your mortgage advisor. It has truly been a pleasure working with you.

The following mortgage plan is a document and service that I provide to all of my clients to help them become more familiar with me, their lender, and their mortgage financing options. While the mortgage transaction has now been successfully completed, our relationship is just beginning. As your mortgage advisor my ongoing role is to help you successfully manage your mortgage debt, as well as your personal finances, in order to minimize your interest costs and fees - and enjoy mortgage freedom as soon as possible.

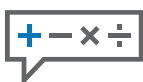
I would also like to take this opportunity to encourage you to contact me if you have any questions regarding your mortgage, or the mortgage needs of a friend or family members. Throughout my career I have found that my clients are most successful when they are well informed, follow a prudent plan, and have access to expert advice and services.

## Here's my CONTACT INFORMATION



Sean Widdess, AMP

Phone: 1.604.555.9999  
Cell: 1.778.555.9999  
Fax: 1.604.555.9998  
Address: Unit 3402, 83299 West Pender ST, Vancouver, BC, V6E 4A4  
Office Hours: Mon - Fri, 8am - 6pm  
Email: sean.widdess@samplemortgageinc.com  
Website: www.mortgageweb.ca/sean

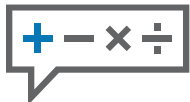


**CLICK TO SAVE!**

Click on this calculator icon to see how adjusted payments can help SAVE you even more money!

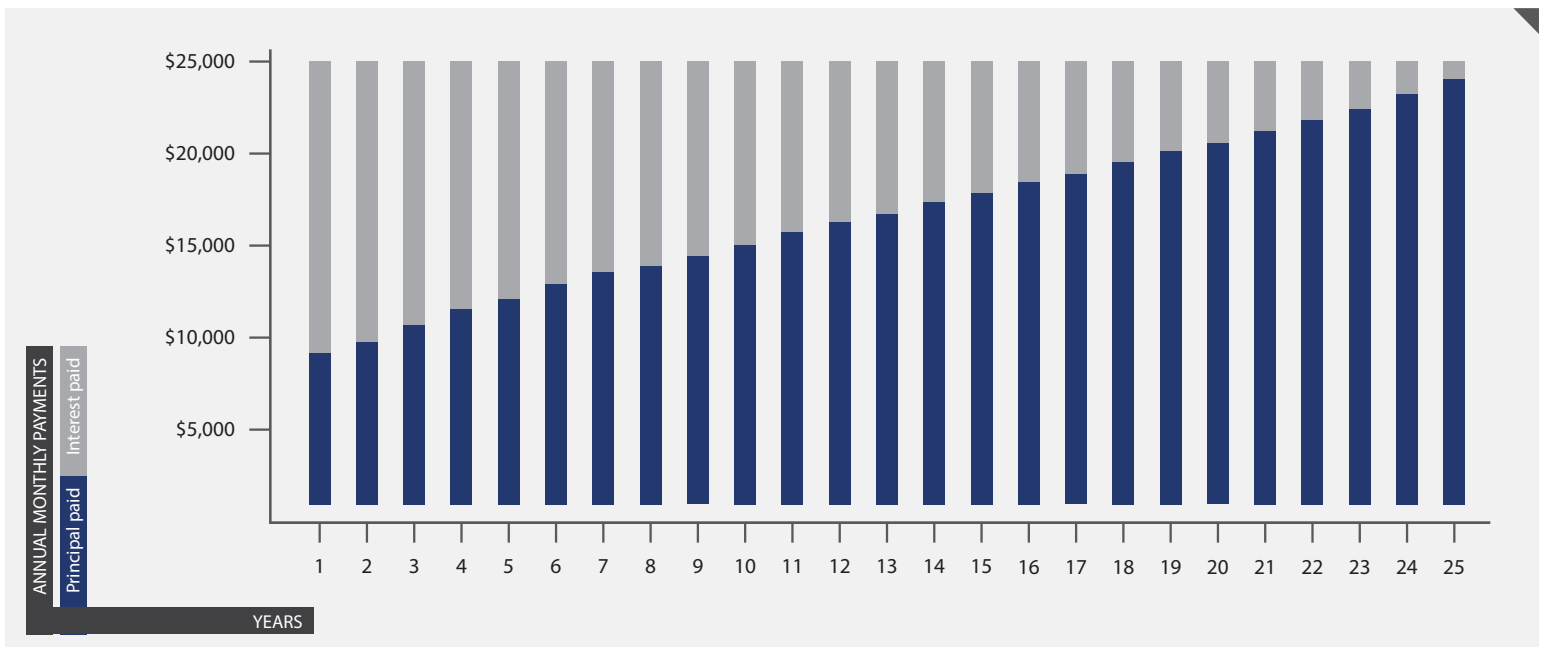
# All about your Mortgage\*

Account #ABC038402



\* The information in this document may not reflect your mortgage loan information at time of funding. Please contact me for full details on your mortgage and how you can implement the money saving strategies contained in this document. This PDF report was created on 2014.02.01.

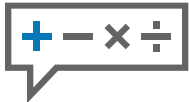
<p>HOUSE PRICE</p> <p><b>\$500,000.00</b></p>	<p>MORTGAGE AMOUNT</p> <p><b>\$450,000.00</b></p>	<p>DOWNPAYMENT</p> <p><b>\$50,000.00</b></p>	<p>MORTGAGE PAYMENT</p> <p><b>\$2,129.60</b> / MONTH</p>
<p>TERM INTEREST RATE</p> <p><b>3.00%</b> FIXED TERM, 5 YEARS</p>	<p>MORTGAGE AMORTIZATION</p> <p><b>25 Years</b></p>	<p>MORTGAGE TERM</p> <p><b>5 Years</b></p>	<p>MORTGAGE MATURITY DATE</p> <p><b>2019.02.01</b> (YYYY.MM.DD)</p>



# Options to **SAVE MONEY**

Please contact me or watch videos for more details.

## OPTION 1 / ACCELERATE YOUR MORTGAGE PAYMENTS



By simply splitting your monthly mortgage payment into two equal bi-weekly payments, you can easily save on interest costs. This is because you end up paying 26 bi-weekly payments or 13 monthly payments within one year rather than 12 monthly payments.

DEFAULT PAYMENT OF \$2,130 / MONTH

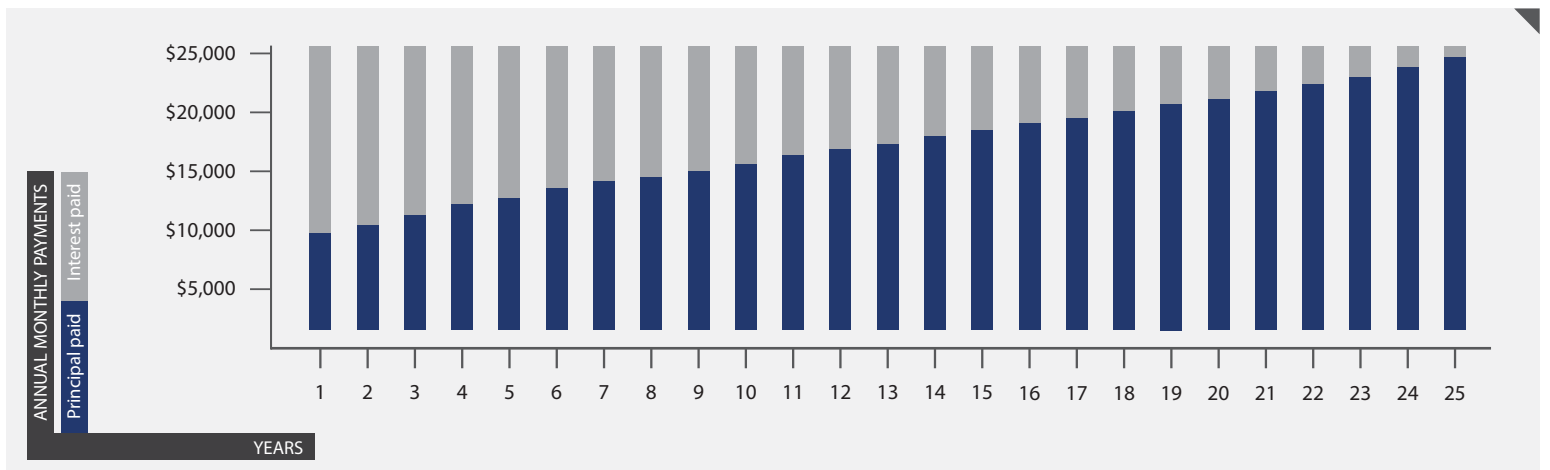
YOUR MORTGAGE <b>\$450,000.00</b>	INTEREST RATE <b>3.00%</b> <small>COMPOUNDED SEMI-ANNUALLY</small>	INTEREST COSTS <b>\$188,881</b>	MORTGAGE ENDS <b>25 YEARS</b>
--------------------------------------	--	------------------------------------	----------------------------------

ACCELERATED BI-WEEKLY PAYMENT OF \$335 / 2 WEEKS

YOUR MORTGAGE <b>\$450,000.00</b>	INTEREST RATE <b>3.00%</b> <small>COMPOUNDED SEMI-ANNUALLY</small>	INTEREST COSTS <b>\$165,674</b>	MORTGAGE ENDS <b>22 YEARS 3 MONTHS</b>
--------------------------------------	--	------------------------------------	---

SAVE IN INTEREST: **\$23,207.00**

SAVE IN TIME: **2 YEARS 9 MONTHS**



 [CLICK HERE TO WATCH](#)  
MONEY SAVING STRATEGIES | Pre-payment

 YOUR MORTGAGE PLAN

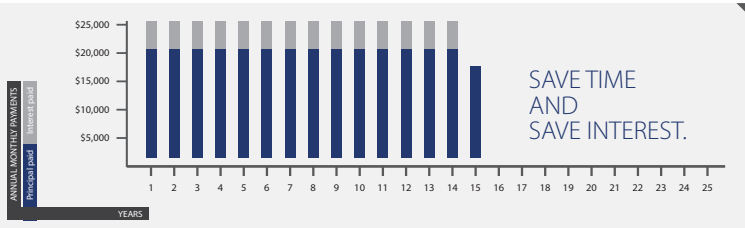
# How you Can **SAVE MONEY**

Contact me if you have any questions on these money saving strategies!

By making extra Annual or Monthly pre-payments you can pay your mortgage off much sooner and save THOUSANDS of dollars in INTEREST costs. Click on the Calculator Links below to see how much you could save on your INTEREST costs.

## EXAMPLE 1 / MONTHLY PRE-PAYMENT SAVINGS\*

<p>MORTGAGE</p> <p><b>\$100,000.00</b></p> <p><small>* SAMPLE Data</small></p>	<p>INTEREST RATE</p> <p><b>5.00%</b></p> <p><small>COMPOUNDED SEMI-ANNUALLY</small></p> <p><small>* SAMPLE Data</small></p>	<p>MONTHLY PAYMENT</p> <p><b>\$581.60</b></p>	<p>EXTRA MONTHLY PAYMENT</p> <p><b>\$100.00</b></p>
--	---	---	---



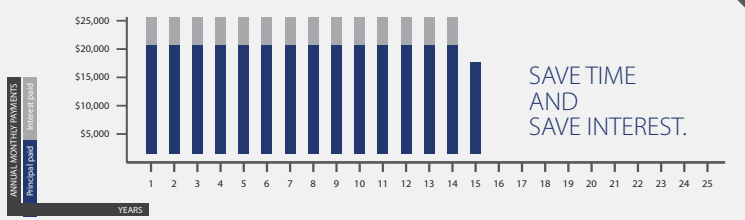
INTEREST SAVINGS: **\$20,627.74**

MORTGAGE FREE IN: **18 YEARS 10 MONTHS**

**+ - × ÷ CLICK HERE TO CALCULATE YOUR SAVINGS!**

## EXAMPLE 2 / ANNUAL LUMP SUM PRE-PAYMENT\*

<p>MORTGAGE</p> <p><b>\$100,000.00</b></p> <p><small>* SAMPLE Data</small></p>	<p>INTEREST RATE</p> <p><b>5.00%</b></p> <p><small>COMPOUNDED SEMI-ANNUALLY</small></p> <p><small>* SAMPLE Data</small></p>	<p>MONTHLY PAYMENT</p> <p><b>\$581.60</b></p>	<p>EXTRA ANNUAL PAYMENT</p> <p><b>\$1000.00</b></p>
--	---	---	---



INTEREST SAVINGS: **\$17,318.89**

MORTGAGE FREE IN: **19 YEARS 10 MONTHS**

**+ - × ÷ CLICK HERE TO CALCULATE YOUR SAVINGS!**

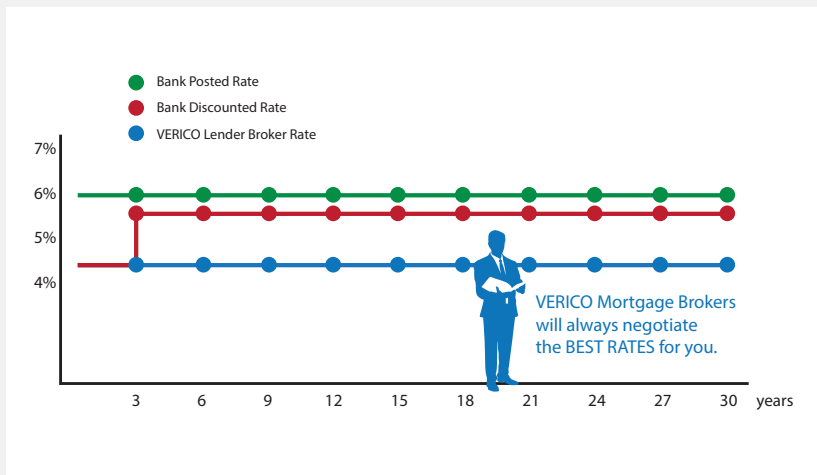
\* Example assumes the interest rate is calculated semi annually and not in advance and is applicable for an amortization period of 25 years. The Extra monthly or annual balloon payments are assumed to occur regularly throughout loan repayment. These calculation are for demonstration purposes and should not be relied on without verification. Please contact your Broker or Lender for exact figures.

# Options to **SAVE MONEY**

Please contact me or watch videos for more details.

## OPTION 3 / DISCOUNTED RATE AT RENEWAL

My role is to help you successfully manage your mortgage and help you pay it off faster! Over the term of your mortgage, your financial goals may change and your mortgage plan should be reviewed at every renewal. I would be happy to review your mortgage plan with you to ensure you have access to products that will meet any new financial goals – no matter what stage of life you are in.



WATCH THE VIDEO  
TO LEARN HOW YOU CAN SAVE MONEY

# Stay Informed

I have prepared various online tools for you.

## ONLINE RESOURCES TO HELP YOU UNDERSTAND YOUR MORTGAGE

These online tools will help you add to your savings!

### WATCH VIDEO

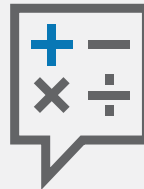
How to manage your total cost of ownership and debt.

### CALCULATOR



Consolidation Loan  
Investment Calculator

### CALCULATOR



Retirement Planner Calculator

## RATE MY SERVICES

Thank you for choosing to work with me! I hope that you found my services helpful in securing your new mortgage. I would appreciate any feedback you can give me so that I can improve upon my services.

### SATISFACTION SURVEY



### REFER A FRIEND



# Have you Considered?

Please contact me for more details.

## MORTGAGE CREDIT LIFE INSURANCE

Help protect your family from financial hardships and get peace of mind with Mortgage Credit Life Insurance for your loved ones.



WATCH THE VIDEO  
TO LEARN MORE



# All about US

These companies were involved in getting you a mortgage.

---

## ABOUT VERICO LICENSEE



We are a trusted, locally based Mortgage Brokerage company. Everyday, we help homebuyers and homeowners find a financially responsible way to reach their goals of homeownership. We have access to hundreds of lenders and we can find you the perfect mortgage product that is going to work with your needs. Talk to us. You'll be impressed.

### VERICO Sample Mortgage Inc.

Phone: 1.604.555.9999  
Fax: 1.778.555.9999

Address: Unit 3402, 83299 West Pender ST  
Toronto, Ontario, V4A 5CF  
Website: [www.samplemortgageinc.com](http://www.samplemortgageinc.com)

---

## ABOUT MORTGAGE LENDER



Paradigm Quest Inc. is a leading, innovative Business Process Outsourcing company in the Canadian mortgage industry. Since inception Paradigm has helped thousands of Canadian families realize their dream of home ownership.

### Paradigm Quest Inc.

Phone: 1.855.293.7272  
Fax: 1.855.280.1264

Website: [www.paradigmquest.com](http://www.paradigmquest.com)

---

## ABOUT VERICO CANADA



VERICO members are top producers that take pride in our core pillars of excellence, professionalism and ethical standards; as a result, we have earned a reputation that is respected and admired in the industry.

### VERICO Financial Group Inc.

Phone: 1.866.983.7426  
Fax: 1.877.983.7426

Email: [info@verico.ca](mailto:info@verico.ca)  
Website: [www.verico.ca](http://www.verico.ca)

# Don't FORGET!

Thank you for taking the time to review this package.

---

Thank you again for using my service!

Every day, I look forward to helping Canadians secure the best mortgage products that suit their financial needs and goals. I strive to provide an easy and seamless process to all my clients and I hope you were pleased with your mortgage product and the experience you had.

If your financial goals change at any time, please don't hesitate to contact me so we can review your mortgage plan and make the appropriate adjustments.

While we have successfully funded your mortgage, my ongoing role is to help you successfully manage your mortgage debt as well as your personal finances in order to minimize your interest costs and fees so you can enjoy mortgage freedom as soon as possible.

Please don't hesitate to contact me with any questions you may have. I'm here to help!

If you found my services of value, please take a moment to fill out my survey. I would appreciate any feedback. Also, I would be happy to help any of your friends or family who may also be looking for mortgage financing. It would be an honour to provide them with the same level of service and I've been privileged to offer you.