

DANIELA SERENA
YOUR MORTGAGE EXPERT



You and your mortgage are my top priority.

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Home Improvement

Leverage the equity you've built in your home to upgrade it.

Whether you're looking to increase your living space, make much needed repairs, or invest in energy efficient upgrades, home renovations can help improve your quality of life, all without moving.

Whatever the scope of your project, your Mortgage Centre specialist will work with you to help you find cost effective financing options to help you achieve your renovation goals.

Lifestyle Renovations

Additions and remodels are a great way to incorporate new life and style to any home. And renovating may be a more practical and cost-efficient solution than moving, especially if you like where you live. From additions to increase kitchen, bedroom, or family room space to finishing the basement, or creating an outdoor living room, your Mortgage Centre specialist can help.

Retrofit Projects

You can significantly reduce your energy consumption by retrofitting your existing home with high-tech insulating materials and heating equipment to make your home more comfortable and reduce your operating costs for years to come. Enjoy the benefits of your energy efficient home:

- Increased comfort level
- Lower operating costs
- Increased equity/re-sale value
- Reduced carbon footprint
- Maintenance and Repair Renovations

While maintenance and repair renovations aren't really a choice - they are part of owning a home and protecting your investment. The renovations may also increase your equity and/or re-sale value.

Regardless of your reason, we're here to help you find the financing you need. Contact your local Mortgage Centre specialist to learn more about your options.

Careful planning lets you get the most from your home renovation dollars:

1. Set renovation goals that reflect your lifestyle and priorities. By defining your end goal, the contractors and tradespeople you hire will be able to deliver better results.
2. Think about your current and future needs so the renovation choices you make today will accommodate your future lifestyle changes.
3. Create a wish list which includes things that must be included in the project as well as other items you would like to include, if your budget allows.
4. When you renovate your home, you should have your planning decisions made before the work begins. Whether you're renovating to improve your living space, or making necessary repairs to your home, careful planning will help you get the most out of your home renovation dollars.