

**DANIELA SERENA**  
YOUR MORTGAGE EXPERT



You and your mortgage are my top priority.

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## Shopping for the Best Mortgage

### Is it the best rate or the best rate for you?

**Fact: mortgage rates may change regularly depending on numerous market conditions.**

You may see a rate advertised with a lender that's no longer available by the time you apply. What's more, certain rates are only available to clients with specific needs or credit qualifications. There's no way for you to know whether an advertised rate is what you'll end up getting.

Another consideration is that some mortgages with very low rates may not give you the options or flexibility you need.

We have good news for you! At The Mortgage Centre, we are able to sit down with you and help you determine what may be the best mortgage for you through a free analysis of your situation, needs, and goals. This analysis will take into account rate and features. Once we know what your needs are, we'll shop the market and to find a mortgage product that we believe will suit your needs.