



The Canadian Mortgage Team Alberta

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The Canadian Mortgage Team Alberta Mortgage Qualification Coaching Program

There are many people who would love to buy their own home, but don't feel it is something that is realistic for them to do just yet. It may be because of bad credit, not enough savings for a down payment, a possible illness, a business failure, a divorce or separation. A **Rent-To-Own home** can be the answer. The Canadian Mortgage Team Alberta will address any of these issues or other areas that are holding you back from the dream home ownership.

When you meet with The Canadian Mortgage Team Alberta we will either meet in you in person or at your convenience schedule a phone meeting. We will take a mortgage application from you then we enter it into our system. From there we will assess and develop a plan according to your own personal situation. This plan will be imperative to you achieving success.

Your credit score is a number that illustrates your financial health at a specific point in time. It also serves as an indicator of your financial past, and how consistently you pay off your bills and debts. This is one of the factors mortgage professionals consider in qualifying you for a mortgage. We will also look at creating a Taylor made savings program for you to have sufficient deposit for when the time comes to actually trigger the final sale.

There are many speed bumps on the road to home ownership. One speed bump for many is bad or not enough credit. If you have no credit we can help you attain ample credit to fulfill the lenders guidelines. If your credit is poor we can help you rebuild it. Rebuilding your credit is different for everyone depending on your situation. Our team of experts has worked with all types of credit issues. If you have any of the following reporting credit issues we will help you sort them out and repair them...

1. Bankruptcy
2. Foreclosure
3. Bad Credit
4. Slow Payments
5. Public Records
6. Collections
7. Low Credit Score

Our team consists of Collectors, Litigators, Creditors, Finance Specialists and Debt Arbitrators.

Whether your speed bump is poor credit, not enough down payment, or life just gets in the way. The Canadian Mortgage Team Alberta will prepare a one of a kind plan of attack to meet your needs.

Every 4 months The Canadian Mortgage Team Alberta will be following up with you. These will include a combination of in-person and telephone appointments or emails to you to go over any tasks we had given you initially. It is very important to listen to our advice. We care about your future goals and want to help you improve your situation and achieve your goals.

We offer our services to you to help you improve your ability to get approved by the banks. Our team of experts will help you and ultimately save you thousands on Lawyer fees, Financial Planners, Credit Repair Companies or Debt Management Companies.

When the time comes to purchase your Rent to Own Property the Canadian Mortgage Team Alberta will arrange your mortgage. We will go over mortgage options and make sure any issues have been solved 6 months prior to contract completion. We want to insure there are no issues when the time comes to complete the transaction. Three months prior to contract completion we can also lock in the interest rate with the lender that way if rates go up before the contract is complete we can still offer you the better interest rate. We will work with both you and the investor(s) to make sure the transaction is suitable to all parties. We will update your mortgage application and submit your mortgage to an appropriate lender. Our company works with many of the top banks therefore we have access to wide range of mortgage products and competitive interest rates.

We strongly believe in our ability to coach you to Home Ownership! Your dreams of Home Ownership are obtainable if we work together!!! We are your second chance or the difference between home ownership and renting.

Fee's for Credit Counselling & Monitoring

We offer our services to you to help you improve your ability to get approved by the banks. Our Mortgage Qualification Coaching Program has a one- time fee of \$1,495.00 + GST. After the first year depending on your credit situation there will also be a \$499.00 + GST fee per year (subject to change.) Other costs associated with this program include...

1. Solicitor Fees: When it is time to purchase your house to close the transaction you will need a lawyer therefore there are fees involved with that.
2. Appraisal fees : Depending on the Loan to Value of your mortgage there may be an appraisal fee

Fax: 403-206-7622

The Personal Information Act came into force on January 1, 2004. Canadian Mortgage Team Alberta and The Mortgage Centre are committed to compliance with privacy rights under the legislation and whenever reasonable, will obtain express consent for the collection, use and disclosure of personal information.

In making this application with Canadian Mortgage Team Alberta and The Mortgage Centre, I hereby consent to Canadian Mortgage Team Alberta and The Mortgage Centre collection, use and disclosure of my/our personal information for the purpose of obtaining a mortgage in accordance with the Personal Information Protection Act via any form of transmittal, including electronic.

This is to certify that the information I/we have provided or shall provide is complete and correct and is given for the purpose of obtaining the mortgage loan applied for. I/we hereby consent to having Canadian Mortgage Team Alberta and The Mortgage Centre their lenders or agents conduct or cause to be conducted personal and credit bureau investigations and hereby consent to the disclosures of such information to other creditors, lenders or consumer reporting agencies.

I/we also authorize information to be provided to Canadian Mortgage Team Alberta and The Mortgage Centre their lenders or agents regarding the details of my employment in order to obtain mortgage financing.

Signature

Signature

Date

Acceptance Page

Terms and Conditions...

Termination of Agreements and Refund Policy

Both the client and ourselves (The Canadian Mortgage Team Alberta) have the right to terminate any Services Agreement for any reason, including ending of services that are already underway. NO REFUNDS shall be offered, where a service is deemed to have begun and is, for all intents and purposes, underway. Any monies that have been paid to us which constitute payment in respect of the provision of unused Services shall be refunded.

By signing my legal name I agree to the Terms and Conditions in this Document as well as the Disclosure agreement and I agree to pay an initial membership fee to Dan Heon and the Canadian Mortgage Team Alberta \$1,495 + GST.

Fee's can be paid in way of cheque, cash or money order to The Canadian Mortgage Team Alberta...

Client Signature

Date

Client Signature

Date