



PROGRAM OVERVIEW

The Mortgage Planning Program through Home Team Funding provides unique services and strategies to help you achieve your personal and financial goals. We believe a mortgage is a financial instrument that should integrate into your short and long term financial plans.

Things to consider when planning a mortgage include:

- *Choosing the mortgage that best suits your needs*
- *Awareness of different tax implications for different mortgages*
- *Impact of your credit rating in relation to the rate you will pay*
- *What home price range you qualify for*
- *Closing costs and ways to minimize the costs*
- *The variety of different cash to close options*
- *An understanding of the risks involved in the loan process*
- *A designed contingency plan in case something does not work out*
- *Someone you can trust to give you sound advice*

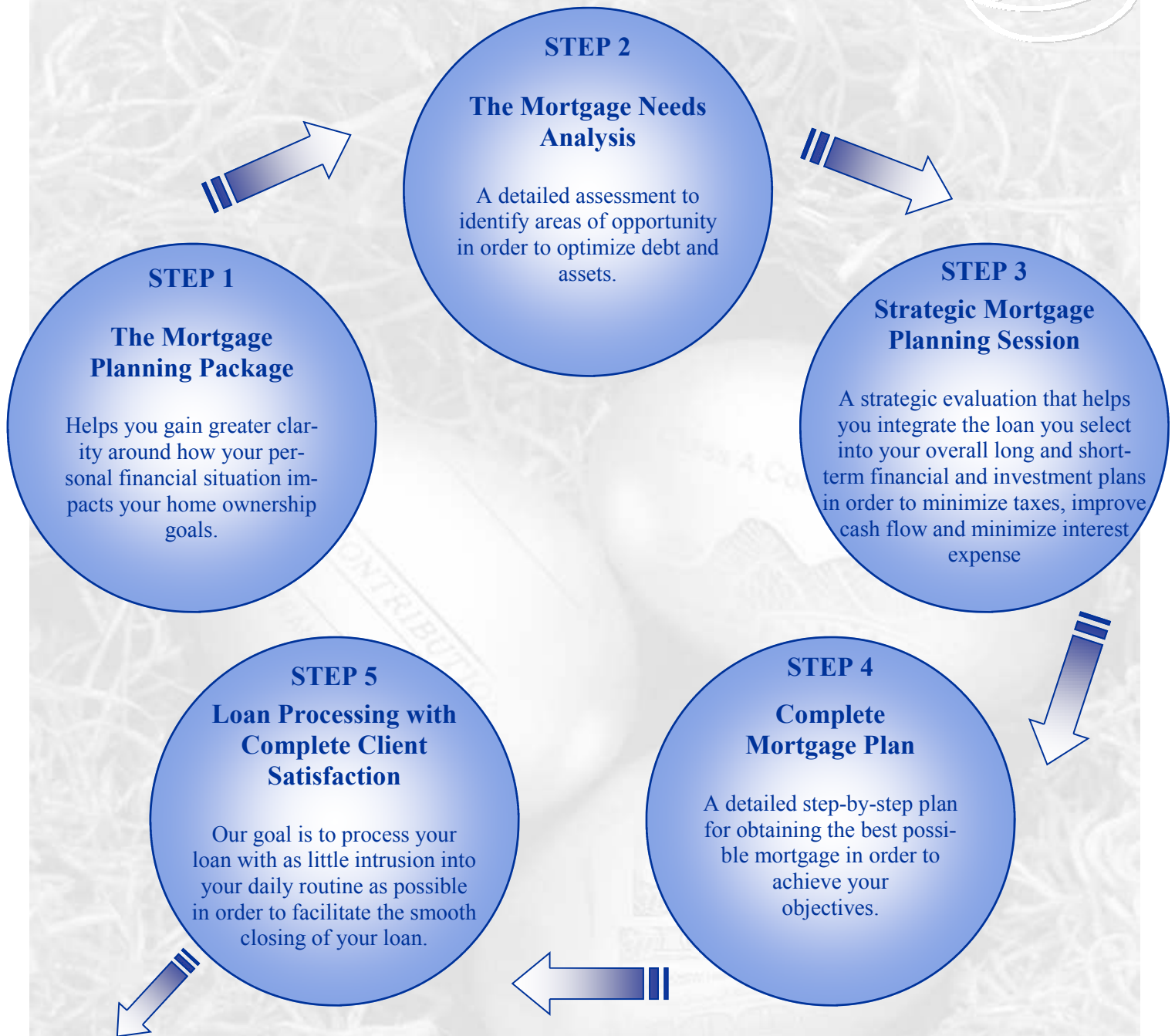
The process of Mortgage Planning helps you understand your current situation and creates a powerful vision for the future. Having a professional Mortgage Planner will help you employ unique strategies to integrate the loan you select into your overall short and long term financial goals, streamline the mortgage process and effectively manage the loan over its life span to ensure that it adapts to your changing needs.

We will be seeking to first understand everything that is important to you about your finances and a transaction such as this, then helping to educate you on the various options available to you and finally, we will be making specific loan recommendations that are in line with what you want to accomplish. You will be in control of all of the decisions at every step of the way as you assist us to develop your complete mortgage plan.

Once we have developed your exclusive complete mortgage plan, our team of professionals will make every effort to process your loan with as little intrusion to your daily routine as possible. After the loan has closed someone on our team will be reviewing your mortgage regularly in the coming months and years to make sure it continues to be the best loan option as your situation changes and as market conditions change. Most importantly, you will have the peace of mind that comes with knowing you have a mortgage that fully integrates into your overall short and long term financial plans, and will continue to, in order to help you best achieve your objectives.



THE MORTGAGE PLANNING PROGRAM



The Mortgage Management System

A loan tracking and management process to ensure that your mortgage meets your changing needs and you have the most competitive loan terms over the life of your loan.

The Client Appreciation Program

Ongoing communication, recognition, and rewards to build and enhance our relationship with you.