

YOUR **MORTGAGE PLANNING** GUIDE

MORTGAGEARCHITECTS®



Start planning your mortgage today!

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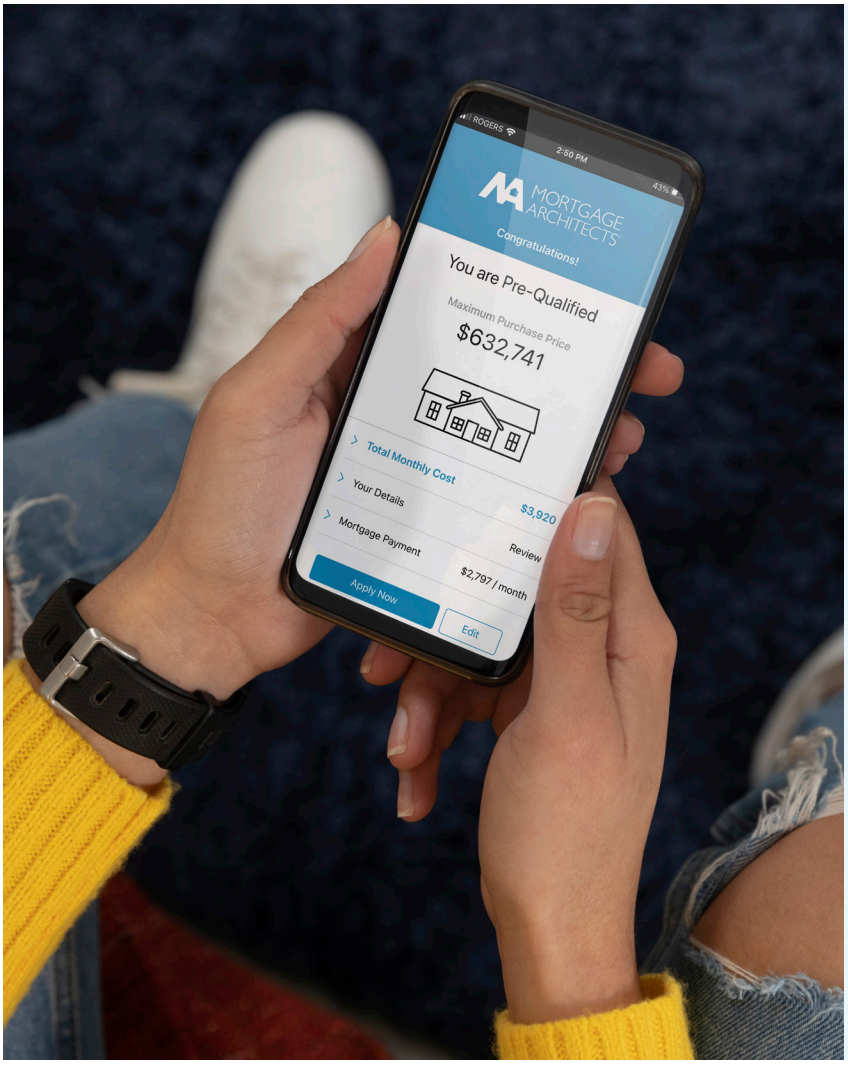
Step 1
Getting Started

> Your mortgage is one of the most important financial decisions you will ever make therefore you'll need to plan for a mortgage that fits your needs today, while considering features that give you options in the future.

As a mortgage professional with Mortgage Architects, I have access to 50+ financial institutions, which allows me to provide you with the best choice of mortgage products.

I offer free advice with the goal of getting the very best mortgage product to suit your unique needs.

I look forward to speaking with you in greater detail about your goals and how you can become mortgage-free, faster!



Let's get started now! Download the **My Mortgage Planner** app from Google Play or the Apple iStore. This app makes it easier than ever for you to navigate the Canadian mortgage landscape! With useful tools and calculators to help you determine your affordability, monthly mortgage payments, closing costs and more, my app has everything you will need at your fingertips. Have any questions as you crunch the numbers? Message me directly through the app for a quick response!

Get pre-qualified within 60 seconds! This is a great next step to getting you on the road to homeownership as it ties into your budget, and will confirm what you can afford by providing you with an estimate on your maximum purchase price.

Step 2

Choosing Your Mortgage



Get to know the important basics before you choose your mortgage! What's more important to you – lower rates or flexibility?

Mortgage Types

Closed

If you want rate consistency through the term of your mortgage, a closed mortgage is likely best for you.

- Predictable and consistent.
- Often comes with lower interest rates.
- Breaking can mean the higher of 3 months interest or the current interest rate differential.

Convertible

Want the best of what both worlds? Then consider a convertible mortgage.

- Take advantage of lower rates & switch to a closed rate.
- Offers lower interest rates than an open mortgage.
- 3 months interest added to principal when converting to closed.
- Allows renewal to a term equal or longer with no penalty.

Open

If you are looking for flexibility to pay of your mortgage whenever you want, consider an open mortgage.

- Maximum flexibility.
- No penalty for lump sum payments.
- Higher interest rate.



Rate Types

Fixed-Rate Mortgages

- A fixed-rate mortgage gives you 100% confidence that your payments will not change for the entire length of your mortgage term.
- Your mortgage payments are an equal amount no matter what term you choose.
- Fluctuations in the prime rate will not affect you. You do not have to worry about changing rates that can affect how much of the principal you'll pay down over the term. However, if interest rates drop, you will be paying more interest than those with a variable rate.
- Fixed-rate mortgages offer you stability with your payments. You will know exactly how much your mortgage balance is when it comes time to renew.

Variable-Rate Mortgages

- Historically, a variable mortgage typically has a lower interest rate than a fixed rate mortgage.
- When the prime rate goes down, generally your payment will stay the same but more will go towards paying down the principal.
- Conversely, when the prime rate goes up, more of your mortgage payment will go to pay down interest.
- If variable interest rates rise higher than what your mortgage payment will cover for interest, your bank may increase your mortgage payment or you could extend your amortization.

Customizing Your Mortgage

Entrepreneurs & Business Owners	• For self-employed clients who may find it difficult to prove their exact income amount • With good credit, entrepreneurs can qualify based on the income they say they earn, without full documentation
Long Amortization Mortgages	• For those who can achieve lower payments by lengthening their amortization for up to 30 years (not available for high-ratio mortgages with less than 20% down payment)
Poor or Damaged Credit	• For clients with past credit issues, including bankruptcies • A new mortgage can help improve your credit
Vacation Properties or Second Homes	• For recreational properties or secondary homes
Investment Properties	• For rental properties that are not owner-occupied
Home Equity Line of Credit	• Open line-of-credit secured against property
Private Mortgages	• An alternative source of financing to borrowers who may not meet the criteria of institutional lenders. • Typically pay a higher interest rate and additional fees
Purchase Plus Improvements	• For a home that requires immediate upgrades, you may qualify for 95% of the costs, which would be added to your mortgage amount • Usually used when extra cash is low, and home value increase is desired

Protecting your Mortgage

Mortgage Life Insurance	• Pays the balance owing on the mortgage in the event of your death.
Disability Insurance	• Covers monthly mortgage payments up to a set amount, when you are unable to work due to medical reasons.

Step 3

Qualifying & Payments

Gross Debt & Total Debt Ratios (GDS & TDS)

Lenders are looking for a few key indicators to determine qualified borrowers. The two most important are your **GDS** & **TDS** ratios. Acceptable GDS and TDS ratios give lenders the confidence that you are able to pay your mortgage loan.

GDS

Determining an affordable GDS ratio of 39% or less

A GDS (Gross Debt Service Ratio) considers the affordability of payments associated with your household. A percentage of less than 39% is typically what lenders will look for to ensure you are able to carry your mortgage.

Example

$2,200 (Monthly Mortgage Payments)
+ $300 (Monthly Property Taxes)
+ $90 (Monthly Heating Costs)
x 100
÷ $6,700 (Monthly Income)

GDS = 38.7%

✓ **An acceptable GDS ratio below 39%!**

TDS

Determining an affordable TDS ratio of 44% or less

A TDS (Total Debt Service Ratio) is used to estimate how much you can afford to put toward your mortgage while considering other debts. A percentage of less than 43% is typically what lenders look for to ensure you are able to carry your mortgage.

Example

$2,200 (Monthly Mortgage Payments)
+ $300 (Monthly Property Taxes)
+ $90 (Monthly Heating Costs)
+ $350 (Other Debt)
x 100
÷ $6,700 (Monthly Income)

TDS = 43.9%

✓ **An acceptable TDS ratio below 44%!**

When calculating how much of a mortgage you can carry, a financial 'stress test' is also applied when determining whether you qualify for that amount. This test is designed to determine whether you can afford your principal mortgage payments plus interest in the case of a rise in interest rates. Contact me or check your **My Mortgage Planner** app to understand how qualification rules can affect your mortgage loan.

Your Mortgage Payments

Your mortgage payment includes **principal** and **interest** amounts. In addition, mortgage loan insurance or a lender fee can sometimes be added to the principal amount borrowed. In some cases, it is possible to have property tax payments and creditor life and disability insurance bundled in with regular mortgage payments.

Principal: A payment on the principal or the amount borrowed.

Interest: A payment on the interest amount being charged.

Mortgage Loan Insurance (High Ratio): Mortgage insurance provides default or high ratio insurance that protects the lender against the risk of lending to homebuyers who have less than a 20% down payment. You, the borrower, pay this premium, which is added to your mortgage principal and protects the lender in the event the mortgage is not paid. This is not the same as creditor insurance.

Lender Fee: Some lenders self-insure their high-ratio mortgages by adding a fee to your principal amount.

Taxes: Your property taxes can sometimes be collected with your mortgage payment and placed into a special account that your lender maintains in order to remit your property taxes and keep them current. In some cases this is optional. If you have this in place, you'll have one less payment to worry about. It's a great budgeting strategy.

Creditor Insurance: It is important to protect your mortgage obligation with creditor insurance should an unfortunate event hinder your ability to make your payments. This can be arranged through your mortgage professional who has access to various insurance programs. Some coverage can provide portability for you to carry your insurance with you from property to property should you move or change your mortgage terms in the future. Mortgage Life Insurance and Mortgage Disability Insurance are the most common types of coverage.





Reach Your Goal Sooner!

Owning your home outright is a goal that can be achieved sooner than originally planned if you put some of these money-saving mortgage strategies below in place.

1

Increase Your Payment & Frequency

Switch from monthly payments to accelerated weekly or bi-weekly payments. Accelerated payments cost slightly more because you are paying an equivalent to almost one extra monthly payment a year. This significantly contributes to your home equity and will get you mortgage-free faster.

2

Shorten Your Amortization

Switching your mortgage from a 25-year amortization to 20-year amortization will not only pay off your mortgage 5 years sooner, it will also save substantial interest costs as well.

3

Up to 20% Pre-Payment Privileges

Take advantage of pre-payment privileges available in your mortgage. Some mortgages offer prepayments of up to 20% each calendar year, through lump-sum or top-up payments.

4

Top-Up Payments

Some mortgages allow you to top up or increase your monthly payments to help decrease your interest payments.

5

Take Advantage of Mortgage Portability

Mortgage portability allows you to take your mortgage with you when you move, maintaining the payments, interest rate and term - saving you any payout penalties. In some cases portability will allow the purchasers to assume your mortgage.

Step 4

Purchasing Your Home

About Your Down Payment

Your down payment is the amount of money you need to put down on your new home. Once you have determined your budget, you will have an accurate idea of the final cost of the home you can afford. This will allow you to estimate your down payment and start saving! Here are a few down payment sources for you to consider.

Savings or Short-Term Investments

If you've saved for your down payment, you may need to show three or more months of banking history, and explain any large deposits during this time period. Copies of statements for other investments and savings accounts may also be required.

Monetary Gift Letter

If you have been gifted your down payment, you may have to provide a letter stating that the gift given is from an immediate relative (parent or sibling) and that the gift is not repayable. You also need to confirm that the funds are in your possession at least 15 days prior to closing. See our sample "Gift Letter" in the Worksheets and Resources section.

Property Sale

When your down payment comes from a property sale, you must provide a firm offer to purchase, along with a mortgage statement showing the balance owing.



Borrowing

You can borrow your down payment (e.g., personal loans, lines of credit, lender cash-back incentives), although there are typically increased insurance premiums or fees and higher credit criteria.

RRSP Home Buyers Plan

You can use your RRSP savings as a down payment. The Home Buyers' Plan (HBP) is a government program that allows first-time homebuyers to borrow up to $60,000 from their registered retirement savings plans (RRSPs) to buy or build a principal home. The money you withdraw is not subject to tax but must be paid back to the RRSP account over a 15-year period.

NOTE: Minimum annual repayments are required. Visit the Canada Revenue Agency's website for more detailed information, including a guide and the required forms, **HERE**.

Tax-Free First Home Savings Account

Announced to start in 2023, this program allows Canadians under 40 to save up to $40,000 towards their first home and withdraw it (tax-free!) to put towards the purchase. This account combines benefits of both TFSA and RRSP to benefit young Canadians.

Types of Closing Costs

Closing costs are expenses you incur, on top of your mortgage, typically due on your closing date. Make sure to put aside funds to cover these costs that typically run between 1.5%- 4% of the purchase price of your home.

First Time Buyer Exemption

First time home buyers are eligible for an exemption, reducing the amount of property transfer tax you pay.

If the fair market value of the property is:

- $500,000 or less, you can claim an exemption amount equal to the full amount of property transfer tax
- Over $500,000 but no more than $835,000, the exemption amount is $8,000
- Over $835,000 and under $860,000 then the exemption amount is proportionally reduced up to $15,200

Land Transfer Tax

A tax that is charged whenever a property is purchased. These taxes vary by province and are based on fair market value, such as:

- 1% of the fair market value up to and including $200,000
- 2% of the fair market value greater than $200,000 and up to and including $2,000,000
- 3% of the fair market value greater than $2,000,000
- If the property is over $3 million and a mix of residential and commercial, then the additional tax will only be applied to the residential portion.

Legal Fees

Closing on your property will require the use of a solicitor. Generally legal fees can be between$1,500-$2,500 plus search fee, filing fee, title insurance and other disbursements depending on your situation.

Mortgage Loan Insurance (High-Ratio)

To purchase a home you must have a minimum 5% down payment. If your down payment is under 20% it is considered a high ratio mortgage and you must account for home loan insurance, provided by the Canadian Mortgage and Housing Company (CMHC), Sagen or Canada Guaranty.

The cost for Mortgage Loan Insurance depends on the borrowing amount and percentage of down payment you make. Often this premium can be added to your mortgage principal and built into your payment, or, can be paid upon closing.

Ongoing Costs

When estimating your monthly housing costs, consider more than just your mortgage payment. Home ownership involves added costs, such as:

- Property tax
- Condo maintenance fees
- Utility fees (hydro, gas & electricity)
- Home insurance





Worksheets & Resources



Words to Know When Buying a Home

The mortgage process can be overwhelming. Knowing key mortgage and home buying terms can help reduce confusion and assist you in better understanding the process before you get started.

AMORTIZATION PERIOD: The length of time you agree to take to pay off your mortgage (usually 25 years).

CLOSING DATE: The date when the sale of the property becomes final and the new owner takes possession of the home.

CONVENTIONAL & HIGH-RATIO MORTGAGES:

- Conventional mortgage - A loan that is equal to or less than 80% of the lending value of a home. This requires a down payment of at least 20%.
- High-ratio mortgage - A loan that is over 80% of the lending value of a home. This means the down payment is less than 20% and will likely require mortgage loan insurance.

DEFAULT: Failing to make a mortgage payment on time or to otherwise abide by the terms of a mortgage loan agreement. If borrowers' default on their mortgage payments, their lender can charge them a penalty or even take legal action to take possession of their home.

DEFAULT INSURANCE (Also known as Mortgage Loan Insurance): This insurance protects the lender in the event that the borrower defaults on their mortgage.

DOWN PAYMENT: The money that you pay up front for a house.

EQUITY: The cash value that a homeowner has in their home after subtracting the amount of the mortgage or other debts owed on the property. Equity usually increases over time as the mortgage loan is paid. Changes in overall market values or improvements to a home can also affect the value of the equity.

HOME INSPECTION: A thorough examination and assessment of a home's state and condition by a qualified professional. The examination includes the home's structural, mechanical and electrical systems.

LAND TRANSFER TAX: A tax charged by many provinces and municipalities (usually a percentage of the purchase price) that the buyer must pay upon closing.

MATURITY DATE: The last day of the term of a mortgage. The mortgage loan must either be paid in full, renegotiated or renewed on this day.

MORTGAGE DISABILTY INSURANCE: Protects your debt obligation by making mortgage payment for a specified time in the event you should become disabled.

MORTGAGE LIFE INSURANCE: Protects the family of a borrower by paying off the mortgage if the borrower dies.

MORTGAGE TERM: The length of time that the options and interest rate you choose are in effect. When the term is up, you can renegotiate your mortgage and choose the same or different options.

OPEN AND CLOSED MORTGAGES:

- Open mortgage - Lets you pay off your mortgage in full or in part at anytime without any penalties.
- Closed mortgage - Offers limited (or no) options to pay off your mortgage early in full or in part, but it usually has a lower interest

PAYMENT SCHEDULE: How often you make your mortgage payments. It can be weekly, every two weeks or once a month.

PORTABILITY: An option that lets you transfer or switch your mortgage to another home with little or no penalty when you sell your existing home. Mortgage loan insurance can also be transferred to the new home.

PRE-APPROVED MORTGAGE CERTIFICATE: A written agreement that you will get a mortgage at a set interest rate provided your financial circumstances don't change. Getting a pre-approved mortgage allows you to shop for a home with a good indication of what you'll be able to borrow.

PRE-PAYMENT OPTIONS: The ability to make extra payments, increase your payments or pay off your mortgage early without incurring a penalty.

PRINCIPAL: The amount a person borrows for a loan (not including the interest).

PROPERTY TAXES: These are taxes that are charged by the municipality based on the value of the home. In some cases the lender will collect property taxes as part of the borrower's mortgage payments and then pay the taxes to the municipality on the borrower's behalf.

REFINANCING: The process of paying out the existing mortgage for the purpose of establishing a new mortgage on the same property under new terms and conditions. Refinancing can sometimes be an option when you require additional funds. Refinancing will increase your mortgage principal at a specified interest rate yet can often be more affordable than other forms of borrowing. Refinancing your mortgage may also incur pre-payment penalties.

RENEWAL: Once the original term of your mortgage expires, you have the option of renewing it with the original lender or paying off all of the balance outstanding.

TITLE INSURANCE: Protects against losses or damages that could occur because of anything that affects the title to a property (for example, a defect in the title or any liens, encumbrances or servitudes registered against the legal title to a home).

TYPES OF INTEREST RATES:

- Fixed-rate - The rate doesn't change for the term of the mortgage.
- Variable-rate - The interest rate fluctuates with market rates.
- Protected (or capped) variable rate - The rate fluctuates but will not rise over a pre-set maximum rate.



Mortgage Application

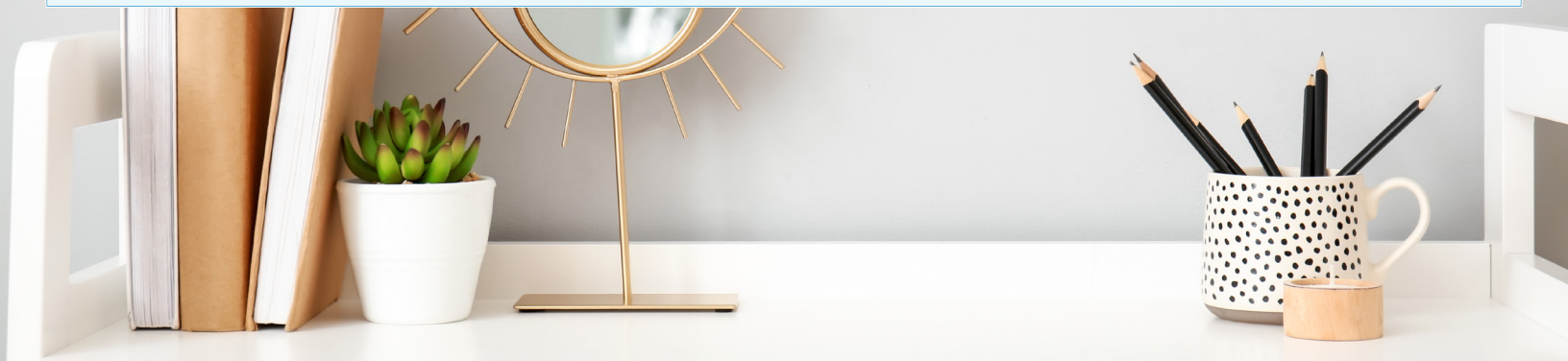
Document Checklist



IDENTIFICATION VERIFICATION	
Bring to 1st Appointment	Two pieces of I.D. * One must be photo I.D.
EMPLOYMENT & INCOME CONFIRMATION	
Employed (Salary or Hourly income)	Letter of Employment: • On letterhead with applicant name, position, start date (include if less than 6 months on the job and/or if on probation) • Salary or hourly income, plus number of guaranteed hours and rate of pay. • Name, title and contact for individual signing the letter (must be written within 30 days of providing to lender) Pay Stub: • Most recent showing year-to-date totals * If hours are not guaranteed with employer, or if overtime or bonuses are included, you need 2 years Notices of Assessment from Revenue Canada plus T1 generals and/or T4 slips.
Pension	• Notices of Assessment from Revenue Canada for previous year (or T4A's if NOAs are not available) • Bank Statements showing the automatic deposit of Pension income for 3 months (or cheque stubs if payment is not automatically deposited)
Self Employed	• Notices of Assessment (from Revenue Canada) for 2 years personal income • T1 Generals for 2 years (all pages of personal tax returns) • Two documents from each of 2-3 years proving business for self status, including: » Articles of Incorporation & List of Directors » GST return summary » City Business License
Commission Income	Notices of Assessment from Revenue Canada for 2 years
Child Support & Alimony	• Copy of separation agreement showing amount to be paid • 3 months bank statements showing payments deposited • CCB assessment from CRA
Child Tax Credit	• Birth certificates to show age of children • 3 months bank statements showing amount deposited
DOWN PAYMENT & CLOSING COSTS	
Own Resources	• Savings or investment account history for 30-90 days showing fund accumulation • Any large deposits during the 90 day period will require confirmation of source of funds
Gifted Funds	• Lender approved gift letter • Bank statement showing deposit of funds NOTE: Some lenders require confirmation that the gifted funds are in the mortgage borrower's bank account prior to issuing the final approval.
Borrowed Funds	• Credit score minimum 680 (depending on lender), loan payments must be included on application
Sale of Property	• Firm contract for sale • Copy of mortgage payout statement or title search if property is owned free & clear title (your mortgage broker can help with this)

OWNED PROPERTIES	
Owned Properties	If you already own property: • Assessment Notice • Property tax bill & receipt confirming taxes paid • Current Mortgage statement detailing name, address, balance & payment details
Owned Rental Properties	• Copy of rental agreement(s) • Economic rent letters may be required by lender
PROPERTY BEING PURCHASED	
Subject Property Documents	• Contract of purchase & sale including all addendum and waivers • Property condition disclosure Statement • If property is being purchased privately, complete property information checklist for lender • MLS Listing Sheet NOTE: If unit or property is vacant, some lenders may allow "market" rent to be provided by an appraiser and used for qualifying NOTE: If conventional financing is requested, the property is being sold as Foreclosure or listing sheet shows that the property needs renovations, a full appraisal report may be required by lender.
Property Purchase Rental	• Economic rent letter • Copy of any existing rental agreements
REFINANCE TRANSACTIONS	
Refinance	• Recent statement (with address) • Assessments notice • Property tax bill and paid receipt • Property information checklist
OTHER INFORMATION	
Other Information for Application & Completion	You will need to provide the following information during the appointment: • 3 years residential history (address, how long there, whether you rented, owned or other) • 3 years employment history (name of company, position, income, how long there, etc) • What assets including savings you have now • What liabilities (credit balances and payments) do you have now • If you are separated or divorced, you will be required to provide a copy of the written agreement • Credit history – your report will be pulled during the application process, one time only: » Minimum 680 credit score with one year of current reporting (depending on your lender). Some lenders may have a lower minimum score so always check with your broker). » If you have collections or written off accounts, arrears or balances over the allowed limit showing on your credit history, you will be required to provide confirmation that the balances have been paid as well as a full explanation disclosing what happened and why these accounts went into arrears or default. • Name of lawyer or notary public to be used • Void cheque

If you have questions about any of the documents or information requested, please contact your mortgage professional immediately. Your individual situation may require different documentation or information than is mentioned above. This checklist is for information purposes only and is not a confirmation of mortgage approval.



Sample **Gift Letter**

To whom it may concern,

Please be advised that I/we _____ (donor(s))

I am/are giving _____ (recipient(s))

whom is my/our _____ (relationship to donor) the sum

of $_____ to be used as part or all of the down payment for the purchase

of

the property located at: _____

We the undersigned recipient(s) and donor(s) hereby certify the following:

- These funds are a genuine gift from the donors and do not have to be repaid
- No part of the financial gift is being provided by any third party having any direct or indirect interest in the sale of the subject property; and
- The donor(s) is/are an immediate family member of the borrower.

Recipient(s)

Name

Address

Signature

Date

Name

Address

Signature

Date

Donor(s)

Name

Address

Signature

Phone

Relationship

Date

Name

Address

Signature

Phone

Relationship

Date

Broker

Name

Phone/Fax

Address

Closing Costs Work Sheet

Selling Price	**$**
Less Costs	
Real Estate Commission Assuming _____ %	$
HST/GST on Real Estate Commission _____ %	$
Legal Fee (plus HST/GST)	$
Disbursements on Sale	$
Payout 1st Mortgage	$
Penalty to Discharge 1st Mortgage if Applicable	$
Discharge Administration Fee	$
Payout of 2nd Mortgage	$
Penalty to Discharge 2nd Mortgage if Applicable	$
Discharge Administration Fee	$
Property Taxes (paid up to date)	$
Other Debts to be Paid out from Sale	$
Total Costs	$
Net Cash Available from Sale (A-B)	
Purchase price of new property less deposit made with offer *(add HST or GST for newly built homes, less applicable rebates)*	$
Additional down payment (if any)	$
Closing Costs	
Land Transfer Tax	$
Legal Fee (plus HST/GST)	$
Registration Costs/Disbursements on Purchase	$
Title Insurance	$
Adjustments/Incidentals	$
Mortgage Application Fee/Appraisal Fee	$
Insurance Premiums or Lender Fee	$
HST/PST on Insurance Premiums (if applicable)	$
Lenders Application Fee/Commitment Fee	$
Interest Adjustment (lender to confirm)	$
Property Tax Holdback (lender to confirm)	$
Total Closing Costs	$

Moving Checklist

Arrange for Movers

☐ **Movers**

Company Name _____

Contact Name _____

Phone _____

Email _____

Arrange for the Utilities

☐ **Hydro**

Company Name _____

Account Info _____

Phone _____

Email _____

☐ **Telephone**

Company Name _____

Account Info _____

Phone _____

Email _____

☐ **Heating**

Company Name _____

Account Info _____

Phone _____

Email _____

☐ **Water**

Company Name _____

Account Info _____

Phone _____

Email _____

☐ **Television**

Company Name _____

Account Info _____

Phone _____

Email _____

☐ **Internet**

Company Name _____

Account Info _____

Phone _____

Email _____

Before the Move

- Be sure to arrange for a fire insurance policy on your new home.
- Arrange for dentist, doctor or other specialists to be informed and transfer any medical records to new locations.
- If necessary, transfer school records.
- Notify Post Office of address change and ensure mail is forwarded.
- Arrange all final billing dates for utilities.
- Notify Ministry of Transportation and health insurance of address change for drivers license and health cards.
- Notify companies where you have monthly obligations (i.e. credit card companies etc.)
- Notify delivery services for change of address (i.e. newspapers, magazines, clubs etc.)
- Notify income sources (i.e. OAS, CPP, employer, unemployment insurance).
- Others to notify – insurance agents, banks, vet, library, accountant, lawyer, broker, health clubs, etc.

Moving Out

- Ensure your pets are accommodated during the move.
- Do you need child care on that day?
- Appliances are ready for the move (i.e. freezer defrosted, stove cleaned)
- Remove all drapes/blinds or rugs if applicable
- Ensure all other items are packed safely
- One more look ...
  - Has the attic been cleared out?
  - Has the basement been cleared out?
  - Have you checked all closets to ensure nothing is forgotten?
  - Did you remember to check the backyard and garage?
  - Did you lock all doors and windows?
  - Did you leave all keys with the appropriate person?

Moving In

- Have you picked up all necessary keys? Do they all work?
- Do the locks need to be changed?
- Have you read all meters (water/gas/hydro)?
- Does everything work? (lights, toilets, appliances, locks, windows)
- Are there any damages to the property?
- Now that you are settled in....
  - Double check your moving list, has everything been done?
  - Take a walk around the neighborhood, do you know where all necessary establishments are? (post office, school, grocery store)
  - Have you met your new neighbours?

Congratulations, you're a homeowner!



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