

## WHY USE THE SERVICES OF A MORTGAGE BROKER?

There are many lenders in the marketplace and they are all in competition for your business. Shopping for the best mortgage financing service makes practical sense — both for borrowers and realtors.

With so many lenders and options, finding the best mortgage can be confusing and time consuming. Since lenders have a vested interest in selling you their services and products, borrowers need objective mortgage advice when faced with all the choices.

Because we represent the borrower rather than the lenders, our vested interest is in finding the most competitive mortgage rates and terms, and customizing them to our clients' personal financial picture. The lending institutions in return pay us for bringing our clients' mortgage business to them.

Whether you're new to the services of a mortgage broker, an established client with a long term relationship with your bank, or a realtor looking to ensure your clients receive an extension of your professional service, a mortgage broker will save you time and money.

## HOW DOES YOUR BANK COMPARE?

As professionals exclusive to the mortgage industry, we have been providing our clients with objective mortgage advice for over a decade.

By bringing together all the details on rates, terms and clauses from a variety of lenders, we can provide an instant objective analysis of the available choices. In many cases, clients prefer to

have us approach their bank first to see how it compares with other lenders—thereby saving themselves time and effort from the outset.

We keep our clients informed at each stage of the approval process. This personal attention to detail leaves them with full confidence in our services, from the initial time of application through to funding of the mortgage.

***Over the years, our repeat clients and their referrals have contributed to our growth and continued success by enjoying the benefits of our professional services.***



**MIKE LARISCH** (BComm, FMA) has over 10 years of experience in the Financial Services Industry. His education and accumulated knowledge as a Mortgage Lender, Investment Advisor, and Financial Planner have helped develop his skills in providing individually tailored solutions to the unique mortgage needs of his

clients. Having worked for North Shore Credit Union, Credential Securities, and Scotiabank, and having experienced the dynamic changes and increasing complexity in the Financial Industry, it was a natural progression for Mike to become a Mortgage Broker. The ability to offer his clients a varied choice of highly competitive product, pricing, and lender options, was a perfect match with Mike's focus on the overall goals and financial picture of his clients. A strong community involvement and the genuine desire to nurture ongoing client and referral-source relationships made joining the like-minded team at AM Financial Services an excellent fit as well!

Over 100 lenders across Canada update us daily  
with their rate specials and time-limited promotions.

These include...

Scotia Bank  
Bank of Montreal  
HSBC  
TD Canada Trust  
Firstline Mortgages (CIBC)  
National Bank  
Citizens Bank  
ING  
MCAP  
First National Financial  
Maple Trust  
North Shore Credit Union  
Coast Capital Credit Union  
Prospera Credit Union  
VanCity Credit Union  
TCC / Wells Fargo

*"We look after your best interests.  
Call me to see how your bank  
compares."*

**MIKE LARISCH**  
**604.880.8580**



**FINANCIAL SERVICES LTD**  
*Custom, Professional Mortgage Services*

200 - 1847 Marine Drive, West Vancouver, BC V7V 1J7  
T: 604.925.9006 / F: 604.984.2088  
mike@amfinancial.ca  
www.amfinancial.ca



**FINANCIAL SERVICES LTD**  
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Member of MBABC, West Vancouver Chamber of Commerce and The United Mortgage Network  
Lender/Broker fees may be applicable but not without the prior written consent of the client.