



Lisa Baubie

Mortgage Agent Level 1



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AskLisa.ca

Working with a Mortgage Agent

What Is a Mortgage Agent?

A mortgage agent is a licensed professional who works for you — not for a single bank. Instead of being tied to one lender's products or rules, a mortgage agent has access to over 100 lenders across Canada, including big banks, credit unions, alternative lenders, and private options. My goal? To find you the best possible rate, terms, and strategy for your specific situation.

What You'll Need to Get Started

To help your application move smoothly, have these ready:

- Government-issued photo ID
- Recent pay stubs
- Employment letter or proof of income
- T4s or NOAs (last 2 years for salaried or self-employed)
- Recent bank statements and Mortgage Statements (for down payment or savings verification)
- List of debts and assets
- Property details (if applicable)

Don't worry — I'll walk you through exactly what's needed and when. Every situation is a little different, and I'll make sure it's easy and stress-free.



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FSRA #: 13669

Licence #: M25000279



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Why work with a Mortgage Agent Instead of a Bank?

Mortgage Agent

Bank Mortgage Specialist

Works for you, not the bank

Works for the bank

Licensed and regulated by FSRA

Not required to be licensed

Access to 100+ lenders

Only offers that bank's products

Flexible solutions for unique income, credit, or property types

Limited to strict bank guidelines

Personalized strategy and guidance

Focused on selling one product

Paid by the lender (in most cases, no cost to you)

Same



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