



# 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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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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