



Lisa Baubie

Mortgage Agent Level 1



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[AskLisa.ca](https://www.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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Why work with a Mortgage Agent Instead of a Bank?

Mortgage Agent

Works for you, not the bank

Licensed and regulated by FSRA

Access to 100+ lenders

Flexible solutions for unique income, credit, or property types

Personalized strategy and guidance

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

Bank Mortgage Specialist

Works for the bank

Not required to be licensed

Only offers that bank's products

Limited to strict bank guidelines

Focused on selling one product

Same

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FSRA #: 13470

Licence #: M25000279



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Do You Need a Lawyer?

Yes – a real estate lawyer is required in every mortgage transaction in Ontario.

They'll:

- Handle the legal transfer of funds
- Register your mortgage on title
- Review your lender's documents
- Ensure everything closes properly

If you don't already have one, I can recommend trusted professionals I've worked with.



What to Expect from the Process

1. Initial Consultation: We'll discuss your goals, budget, and timeline.
2. Application & Documents: You'll provide the necessary paperwork – I'll do the legwork.
3. Pre-Approval: We'll lock in your rate and determine your buying power.
4. Lender Match & Approval: I'll compare offers and negotiate the best fit for you.
5. Lawyer Coordination & Final Steps: Your lawyer finalizes the deal, and you get the keys (or refinance funds)!
6. Post-Closing Support: Even after closing, I'll be here to review renewals, refinances, or new goals.



Let's Get Started

If you're ready to explore your mortgage options, I'm ready to make it simple.

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