



**A brand new home, and a brand new beginning.**

## The benefits of using a TD Mortgage for your new home

### At TD, we're passionate about supporting you

Your dedicated TD Mobile Mortgage Specialist will help you every step of the way with your TD Mortgage. We focus on convenient appraisals and quick approvals<sup>1</sup>, so you can focus on your new home.

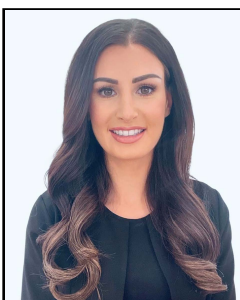
### Your interest rate is protected, giving you peace of mind

You're protected against interest rate increases for the rate hold period<sup>2</sup>. As an added benefit, if rates drop before your TD Mortgage is advanced, you can request a lower interest rate prior to advance<sup>2</sup>.

### TD Mortgage Protection

Mortgage Critical Illness and Life Insurance is available and can help protect you and the ones you love the most, starting during the construction phase of your home<sup>3</sup> and continuing after you move into your new home<sup>3</sup>.

### We're excited to help you along the way to purchasing your new home.



### Call me today

Amanda Di Benedetto  
Mobile Mortgage Specialist  
Tel: 647-883-1848  
Amanda.DiBenedetto@td.com

**Ready to help you move forward**



<sup>1</sup>Credit worthiness may be assessed at various points throughout the application period and the terms and conditions outlined in TD's approval letter must be met. <sup>2</sup>Available for terms with a fixed rate that is closed to pre-payment, for the length of the commitment period offered by TD. <sup>3</sup>Mortgage Critical Illness and Life Insurance are optional creditor's group insurance coverages. If a borrower or guarantor applies and is approved for coverage, suffers a loss covered under the Certificate of Insurance during the construction phase and the insured person's claim is approved, a benefit will only be paid if the mortgage is fully advanced under the insured person's name. For full terms and conditions, including benefits, restrictions, exclusions and limitations, please see the Certificate of Insurance. Accidental dismemberment coverage is underwritten by TD Life Insurance Company. All other coverages are underwritten by The Canada Life Assurance Company. <sup>4</sup>The TD logo is the property of The Toronto-Dominion Bank.

# Mortgage expertise and more, with BMO.



## Congratulations on your new home!

As a purchaser of Vic Towns, BMO can help you **make real financial progress** with these exclusive home financing solutions:

- **130-day mortgage rate guarantee**, the longest of any major bank in Canada.\*

### Special Offers:

- **Get up to \$1,400<sup>§</sup> in value** with us. This includes up to a \$700<sup>§</sup> cash bonus plus a \$50 Walmart Canada eGift Card<sup>§</sup>, and a promo interest rate of 4.70%<sup>‡</sup> when you open a chequing and a Savings Amplifier Account.

### Other Benefits:

- **Home assignments** if required.
- **BMO Protection Plan Insurance** - your mortgage will be protected in the event you are unable to work.\*\*
- **Solutions for every need.** Options for investors, Newcomers to Canada and Canadian Defense Community.

 Let's connect



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\* Terms & Conditions apply. Longest rate guarantee of any major Canadian bank as of March 3, 2025. \*\* New application required, subject to qualification at that time.

<sup>§</sup> Terms & Conditions apply. <sup>‡</sup> Conditions apply. <sup>¶</sup> Conditions apply.

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# what we do

APPROVED! JUST ONE OF OUR FAVOURITE WORDS.

At Sherwood, we like to think of ourselves as an extension of your business. From pre-approvals to private, to commercial mortgages and everything in between, we help you maintain strong relationships with your clients by offering unique solutions to their financing needs. With a wealth of knowledge and key strengths in problem-solving, Sherwood experts have access to over 50 lenders and a vast suite of mortgage products.

## we specialize in

### RESIDENTIAL MORTGAGES

Prime lending, Alternative and Private mortgages. Pre-approvals up to 120 days.

### ALTERNATIVE LENDING SOLUTIONS

These are some of our most flexible products: New to Canada, Self- Employed programs, Reverse Mortgages, Credit Repair, Investment properties and cottages, Construction & Self Build Renos, etc.

### PRIVATE LENDING

Tier 3 of lending options offers quick turnaround times (approvals within 24 hours), competitive rates and short term solutions for clients that require a niche product or cannot be approved through traditional lending channels.

**Danny Calvano**

**Mortgage Broker**

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