

	<i>Bank</i>	<i>Broker</i>
Choice	The mortgage specialist represents their bank. No choice of lender	Choice of 56 different lenders. Borrowers can choose their lender
Rate	Whatever the bank is offering	We shop the market to find you the best rate
Products	Per bank policy	Broker finds right lender /products to meet borrower need ie. self employed to 95%, commercial, private funds, credit issues
Flexibility/ Terms	Whatever the bank is offering	Custom build/design your mortgage; for example, choose a 5%, 10% or 15% prepayment privilege