



### ALISA ARAGON-LLOYD

FINANCING EXPERT

Tel 778.893.0525

alisa@FinancingPros.ca

www.FinancingPros.ca



*Bridgestone Financing Pros*

*is a proud award winning*

*member of HAVAN.*

*Supplier Member of the Year 2016*

*Rooftopper of the Year - Supplier*

*Member 2015, 2016 & 2017*

*Handshake Award - Supplier 2018*

*Volunteer Member of the Year 2014*

*& 2018.*

*Alisa is an Executive Director on the*

*Board and Immediate Past Chair of*

*the Suppliers' Council.*



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The buying of a home is one of people's biggest purchases. Some people spend more time analyzing which cell phone provider they should get a 2-year contract with, compared to the time they spend determining which is the best mortgage for them.

The following are some tips to help you determine what the best options are for you?

- **Who are you working with?** It's crucial that you work with someone you can trust and feel comfortable through the entire process and long after the mortgage is funded.
- **It's not just another mortgage.** You are unique and it's about the relationship, not about the transaction. It's what is best for **you!**
- **Purchasing a home is a big decision**, and it is critical that all your questions are answered. Whether it's your first mortgage or your fifth, you should get the service you deserve. This is a big deal and an exciting time!
- **Walk the talk!** Doing and following through what you were told.
- **The interest rate is not the main thing you should focus when looking for a mortgage?** It is important to get the best mortgage with the most favourable rates and terms. By only focusing on the lower rate, it can actually end up costing you thousands of dollars in the end.
- **How is your mortgage is registered; collateral or conventional (standard)?** Oh yes, it does matter how your mortgage is registered. You can restrict your options at renewal time and it can end up costing you money if you decide to change lenders in order to obtain a better mortgage.
- **How are pre-payment penalties calculated?** This is huge! If you decide to sell your home or refinance before the end of the term, you can pay huge penalties depending on the lender that holds your mortgage.
- **When it comes to signing your mortgage documents.** It's more than just signing, it's about getting an explanation on all the terms of your mortgage including going through the "fine print".
- **Why put all your eggs in one basket?** While it might be convenient to have all your bank accounts with one lender. It is always best to diversify your accounts and mortgage in order for you to have more options when required.
- **It's more than just a mortgage!** The process of getting a mortgage can be relatively easy, yet it's more than a mortgage. It's about a strategy that is going to give you peace of mind, and save you money in the short and long term.



## How you will benefit by working with me!

I am passionate on what I do because of my experience when I got my first mortgage. At that time I was working for a key player in the real estate industry. I decided to purchase my first home! I called someone that I knew that worked at the bank to help me with my mortgage. I had no idea what I was doing or what I had to do. And I was just asked to send a bunch of documents and then was told my mortgage was approved. I never met with the person and nothing was explained to me. I had to go to my local branch to sign the actual mortgage documents with someone else. As I was signing the documents I noticed that some of the information was wrong and once again nothing was explained to me. In the end, I was excited to move into my new home! Yet, I never heard back from the person that worked from the bank after I got my mortgage. A few years later, I decided to sell my condo as I was buying a house. Well, I was hit with a huge penalty and I wasn't happy at all!

### Bringing you expert, professional and independent advice

Based on my personal experience getting my first mortgage, I decided to become a Financing Expert with a focus that would be very different. I go the extra mile to do what I can for my clients and do everything I can to make sure it's an enjoyable experience. I help my clients make choices that suit them the best, simplify the process to find the right mortgage with the most favourable terms and rates. By doing this, my clients have peace of mind and know they are saving money in the short and long term.

By creating short and long term strategies that are customized for each client, I am able to achieve a successful outcome by using a unique combination of financing tools. I help clients with residential and commercial mortgages, construction and renovation loans, leasing of equipment and machinery. In addition, I broker unsecured personal and working capital loans that assist them with the ability to take their businesses to the next level.

### Award winning professional

A 10+ year member of Homebuilders Association Vancouver as a seven time award winner and Alisa is an Executive Director on the Board and is the Immediate Past Chair of the Suppliers' Council. I am the go-to expert for all of my client's financing needs. I understand the construction industry as a result of my extensive and varied career experience with high profile companies, including Polygon Homes, Ledingham McAllister, The Quigg Group and Hollyburn Properties.

After more than 15 years in the real estate industry, I obtained my Mortgage license from the University of British Columbia and started my own business in 2011. I established **Bridgestone Financing Pros** (powered by DLC Origin Mortgages).

*"Alisa is the very definition of what professional service is all about. We turned to her more than once to seek counsel and guidance on many aspects of home buying and financing. Alisa always puts the needs of her clients first. She is attentive, thorough and incredibly well-informed about the mortgage industry. With Alisa, you can have the confidence you are in the best hands. She's a very caring person and that comes through in all that she does. I highly recommend Alisa for your mortgage needs. She commands trust in all that she does. Thank you Alisa!" – L. Dexter*

*"Alisa is very knowledgeable about the mortgage lending market. She was able to steer us through the process and to provide guidance when required. We are self-employed and our circumstances were not straight forward, Alisa was able to show how we should approach the process and was able to look at all avenues when we thought things may be impossible. Alisa never gave up and made what we thought impossible... possible! Thank you Alisa! I am very happy to recommend you to anyone who needs to get through the mortgage lending process and to get the best mortgage available!" – C. Elliott*