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MORTGAGE

A clearer conversation.
A more considered next step.

Buying your first Canadian home, renewing or changing plans? Use this kit to organise your questions before speaking with a mortgage professional.

01 Start with the life you are planning

- ☐ Write down what is changing: a first purchase, a move, a renewal or another goal.
- ☐ Note your preferred timing and any important dates.
- ☐ Think about a payment that fits your wider household budget.
- ☐ List the questions you want answered before taking the next step.

My main goal

My ideal timing / renewal date

What matters most to me about the mortgage?

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02 Prepare the conversation, not a public document upload

Ask which documents the broker or lender needs and how to send them securely. Do not share account numbers, identity documents or bank statements in a public contact form.

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Questions worth asking.

Use the answers to compare the full mortgage and understand what happens next. These prompts are general information, not personal mortgage advice.

OPTIONS & FIT

- ☐ Which lenders and products are available through your brokerage?
- ☐ How do the rate, term, payment structure and flexibility fit my plans?
- ☐ What conditions still need to be met for an approval?

COSTS & CHANGES

- ☐ What fees or prepayment charges could apply?
- ☐ What should I understand before switching or refinancing?
- ☐ How is the broker compensated, and are any fees payable by me?

THE NEXT STEP

- ☐ Which documents are needed, and what is the secure process?
- ☐ Who will update me, and what should I expect next?
- ☐ What should I review before accepting an offer?

Trusted Canadian starting points

FCAC: getting preapproved >

FCAC: renewing a mortgage >

CMHC: buying a home in Canada >

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