

What the Banks don't want you to know about *Mortgage Insurance!*



Are you getting value for the money you spend?

Check the fine print! *Compare Below!*

Personally Owned Mortgage Insurance	*Bank Mortgage Insurance
<p>YOU OWN and CONTROL all policy options. Only you can cancel your policy.</p>	<p>The BANK OWNS the policy. YOU HAVE NO CONTROL over policy. Insurance is void when you sell or rent your property or you are late with a mortgage payment.</p>
<p>INSURANCE BENEFIT GUARANTEED to remain level and will not decrease. Premiums (<i>no PST!</i>) are level for the term you select.</p>	<p>The INSURANCE BENEFIT REDUCES monthly along with your mortgage balance. (<i>The price, including PST, does not!</i>)</p>
<p>YOU DECIDE who is to receive the money and how.</p>	<p>Insurance proceeds are payable to THE BANK!</p>
<p>Coverage is FULLY PORTABLE because the insurance is not tied to the mortgage and YOU OWN the policy.</p>	<p>Coverage is linked to your existing mortgage and NOT PORTABLE! If you decide to move, you must re-apply (and re-qualify!) for insurance.</p>
<p>Coverage is GUARANTEED after issue and NO EVIDENCE of insurability is required to the end of the plan.</p>	<p>Every time you change your mortgage, home or change Financial Institutions, you MUST ANSWER MEDICAL QUESTIONS all over again!</p>

** All features may not apply to all bank plans. "Read the fine print", ask a lot of questions and get a copy of the application before proceeding.*

.....and that's not all! (Please turn over)

Get the Protection You Need Quickly And Easily...

Save up to 37% on Mortgage Insurance! Why spend more than you have to?

Take a look at some sample rates below. Based on your health, you could qualify for even lower rates!		
	Cost per month for \$100,000	Cost per month for \$250,000
JOINT AGE	COVERAGE ON BOTH SPOUSES	COVERAGE ON BOTH SPOUSES
30	\$11.00	\$27.50
40	\$17.00	\$40.00
50	\$37.80	\$83.03

Available between the ages of 18 and 70. Based on non-smoker rates, husband and wife both applying. Rate guaranteed for 10 years and policy convertible to age 65 and renewable to age 75 or 80.

For a **FREE, MONEY SAVING** Mortgage Insurance Quote, simply fill out the information below and mail or fax back to us at **(905) 576-6624**

Name: _____ Date of Birth: _____ Phone: _____

Tobacco Use

Have never smoked or used nicotine Used to smoke, but quit less than 1 yr ago Quit 1-3 years ago

Quit 3-5 years ago Quit over 5 years ago Currently smoke

Other nicotine use-cigars/pipe/chew/patch

Protection \$100,000 \$250,000 \$500,000 \$1,000,000 Other _____

Health

Excellent: Trim and athletic, no medications Good: No infirmities and no medications

Fair: Slightly overweight or taking medications Poor: Have/had a serious health condition

Please provide an additional No Obligation quote for:

Name: _____ Date of Birth: _____ Phone: _____

Tobacco Use

Have never smoked or used nicotine Used to smoke, but quit less than 1 yr ago Quit 1-3 years ago

Quit 3-5 years ago Quit over 5 years ago Currently smoke

Other nicotine use-cigars/pipe/chew/patch

Protection \$100,000 \$250,000 \$500,000 \$1,000,000 Other _____

Health

Excellent: Trim and athletic, no medications. Good: No infirmities and no medications

Fair: Slightly overweight or taking medications. Poor: Have/had a serious health condition.

For an IMMEDIATE quote call TOLL FREE 1-877-727-0757



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