

# Housing Mortgage Tips – Provides An Expert Mortgage Broker From Ottawa

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CHRIS ALLARD

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Mortgage Broker

Mortgages are meant for utilization to growth. They are a gift when you exert the best out of it. The problem comes when you misuse mortgages. This can be the worst mistake of your life and is capable of defacing your financial stability. It is because people are not aware of the basic knowledge about a mortgage. An individual opting for a mortgage should have a basic idea about it and should be aware of the eligibility criteria, way to utilize it efficiently and procedure to repay it. Among various mortgages available, a housing mortgage is the

most opted one as people always dream and work towards owning a house. The 2023 ThreeBestRated® award winner, Chris Allard—Mortgage Team shares some of the common tips to consider while picking a housing mortgage. They are as follows,

Spend some time fixing the budget to finalize the maximum amount affordable to you. A mortgage calculator would be great as it helps you with loan terms, interest rates, mortgage payments, taxes, etc.

Get in touch with mortgage agents who are able to offer competitive rates and many different mortgage products to meet your financial and possible credit needs. Most importantly, They are certified and qualified enough to give their unbiased opinion and advice which is key when making one of the biggest investments of your life. They will be able to give you options that suit your financial situation from big banks, monoline banks and credit unions to private lenders.

Get the mortgage pre-approved and try your best in negotiating as it can save you a sum of money.

Don't be lazy in inspecting the property to analyze whether its amenities fit your needs or not. Concentrate more on paperwork as it is very important.

Maintain a good credit score that helps you to avail money in case of emergency.

Keep these points in mind while getting a mortgage for your housing needs. However, it is great to get in touch with professionals for your doubts and concerns. Mortgage Brokers are licensed professionals who offer unbiased advice on the best mortgage options available to you. As importantly, they can get you discounted preferential rates with the various banks, credit unions and mortgage companies. Chris Allard is one such renowned mortgage broker in the Ottawa region whom you can contact for all your mortgage needs.

### **All About Chris Allard—Mortgage Team**

Chris Allard is one of the leading mortgage brokers in Ottawa. He has vast experience and can get you offers from over 50 financial institutions. Chris is constantly staying up-to-date on market trends and Ottawa mortgage rates to serve you better. He is known for his personal touch and for helping his clients at every step. He himself was a finalist for the Canadian Mortgage Awards Young Gun of the Year Award in 2019 and 2020—recognized by Canadian Mortgage Awards for being one of the top brokers under 35. He is also the first in all of Canada to finish the volume-funded category through Invis/Mortgage Intelligence. Canadian Mortgage Professional magazine has recognized him as one of the top 75 mortgage brokers in Canada. ThreeBestRated® with their rigorous 50-Point Inspection marked them as one of the three best mortgage brokers in the locale. Their team of licensed mortgage agents is passionate about what they do. They look forward to helping as many borrowers as possible

to better their financial profile. “My team and I take great pride in offering a high level of communication. We are fast and we excel at keeping all parties updated with timely communication”, says the expert.

Chris Allard—Mortgage Team has expertise in handling residential, commercial, private, bad credit mortgages, mortgage renewals & first-time home buyer mortgages.

“Our turnaround time, high level of communication, and care for our client have made us featured in ThreeBestRated® listing. It’s a great platform that shares recognition for industry professionals who are great at their craft” concludes the team.

### **About ThreeBestRated**

Three Best Rated® was created in 2014 with the simple goal of finding the top 3 local businesses, professionals, restaurants, health care providers, and everything in-between, in any city. Every business is meticulously handpicked by our employees. We check business’s reputation, history, complaints, ratings, proximity, satisfaction, trust, cost, general excellence, reviews, and more, using our 50-Point Inspection. We only display businesses that are verified by our employees. Other places will call this “hard work” and “unnecessary”. We call it “due diligence” and “the right thing to do”. Our website is updated on a regular basis for quality and the latest business information.

Three Best Rated has the honor of helping 4 million customers every month find the best businesses in any city – without any effort!