



# EXPERIENCE MORE

# MORTGAGE SOLUTIONS

Unbiased,  
sound advice

With so many mortgage products, rates and terms in the market, it's hard to know what the best option for you is – now and in the future. To help provide you with unbiased sound advice, our Mortgage Solutions Account Managers may ask you:

- What is the source of your down payment?
- Do you already have equity in your home?
- Looking to move into a larger home? Downsize?
- What other assets and liabilities do you have?
- Are you looking to refinance your existing home?
- When is your current mortgage up for renewal?
- Are you considering a second home or investment property?

- How long do you plan to live in your home?
- Do you prefer fixed or fluctuating payments?
- Are you planning to pay down your mortgage early?

Our Mortgage Solutions Account Managers will help you not just today, but at renewal time and beyond – at no cost to you. Our goal is to ensure you have the right plan to take you through the life of your mortgage.

We will help you find the best mortgage for your circumstances.

Call, come in or visit us online.

**1-866-850-6116**  
**ama.ab.ca/Mortgages**

### You're right at home with AMA

From land titles and lien searches to insurance and member savings on home-related products, AMA delivers peace of mind.

### Save with AMA Insurance

Save up to 40% on AMA Insurance for your house, condo, apartment, mobile home, farm or vacation property. You can also insure your mortgage with life insurance. For an online home insurance quote, visit [AMAINsurance.ca/Home](http://AMAINsurance.ca/Home).

### Show Your Card & Save

Show Your Card & Save® on an array of home-related products and services, from home security systems to paint to self-storage rentals. For a list of exclusive savings, visit [ama.ab.ca/SavingsDirectory](http://ama.ab.ca/SavingsDirectory).

### Stop!THIEF Property

AMA is a proud partner in community crime prevention. Find out more at [ama.ab.ca/StopThief](http://ama.ab.ca/StopThief).

### AMA Financial Mortgages

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Putting your interests first





We make it easy

Choosing a mortgage is one of the biggest financial decisions you'll make in your life. At AMA Financial, we understand that shopping for the best mortgage can be both exciting and overwhelming. Whether you are getting your first mortgage or refinancing your home, looking for a rental property mortgage or simply renewing your mortgage, we can help.

It starts with one of our Mortgage Solutions Account Managers meeting with you, at a time and place that works for you. They'll help you find the mortgage that is right for you, and guide you every step of the way. From your initial needs assessment, through the application process, to funding your mortgage and beyond, we make it easy, efficient and enjoyable.

## More choices

Everyone has different goals and needs when selecting a mortgage. AMA Financial offers a variety of mortgages to meet your needs, ranging from six-month to 10-year terms\*.

- Conventional Mortgages
- Insured High Ratio Mortgages
- Refinances
- Rental Property Mortgages (Non Commercial, 1-4 properties)
- Construction/Draw Mortgages
- Self-Employed Mortgages
- New to Canada Mortgages
- Equity Financing
- Mobile Home Mortgages
- Transfer-in Mortgages
- Second Home/Vacation Home Mortgages
- Fixed Term Mortgages
- Adjustable/Variable Rate Mortgages
- Cash Back Mortgages

Start shopping. Get pre-approved today. You'll know how much home you can afford so you can make an offer with confidence. We'll provide you with rate holds for up to 120 days depending on the product and term selected.

\*The range of terms is not available for all mortgage types and are subject to credit approval. Ask for details.



## Competitive rates

Whatever mortgage you choose, there's no denying the importance of a competitive rate. It allows you to enjoy manageable payments and save money over the life of the mortgage. In addition to competitive rates, your selected mortgage may have various benefits you will be eligible for such as\*\*:

- FREE First Year Home System Warranty
- Prepayment Privileges
- Rate Holds up to 120 days
- Portability Options
- Convenient Payment Options
- Payment Increase Privileges

\*\*Benefits vary by product, term and lender and are not available on all product offerings. Eligibility for benefits may require a minimum credit score. Some additional conditions apply. Ask for details.

## We care about our members

For over 80 years, AMA has delivered products and services that provide value and peace of mind for members and their families. AMA Financial continues this commitment to outstanding member experiences.

In 2008, to better meet the needs of members, AMA Financial became a licensed mortgage brokerage in the province of Alberta. AMA Financial belongs to both AMBA (Alberta Mortgage Brokers Association) and CAAMP (Canadian Association of Accredited Mortgage Professionals) and strives to promote integrity and confidence in the mortgage industry.

We understand that there is more to your finances than your mortgage. Our knowledgeable Investment Solutions team can help you reach your financial goals, whether you're saving for a down payment, a rainy day, dream renovations or retirement.

To learn more, call **1-866-850-6116**.

