

# Money in Your Pocket

***Using a loan broker in today's market is just good business sense***

Sunny Chahal wants to save you money. Mr. Chahal is president of Centum Prime Mortgage Inc., a mortgage broker firm he operates alongside Chi Do, a soon to be graduate of Asper School of Business, and Manly Cheung, a Winnipegger who alongside his family, owns and operates a local chain of restaurants. Centum Prime Mortgage has just made its debut in the Winnipeg market.

What is a mortgage broker and why should people consider making the move from how they traditionally borrow money? Simply, a mortgage broker is a person who seeks out the best rate and terms from a number of sources on behalf of the borrower.

"This means you get the best possible deal without having to travel around and face a lot of appointments and banker interviews. We do it all and then present the best options because we do all the negotiating," says Chahal, who remarks that he comes to the enterprise from a career in customer service. "Our clients come first. We don't work for the lender. We work for the borrower."

According to Chahal, the vagaries of the economy are such that a loan broker has become a valuable member of the team when large purchases are being made. "Most people go into a home purchase with a lawyer, an engineer, a real estate professional, and a surveyor. The mortgage broker is an essential element to a purchase team that ensures the best terms and the lowest rates are found."

Really, the difference between a standard approach to loan acquisition and the paper that a broker can obtain can be thousands of dollars. Banks do not always give the best rate. "Can you afford to leave this kind of money on the table? With a broker all the opportunities for saving are maximized," says Chahal.



So far, Chahal's company is growing thanks to considerable referral business. In fact, his company does about 65 percent of its trade through word of mouth recommendations by his clients who appreciate the ease of doing business via a broker. The company's website is now ready ([www.primemortgageandloans.com](http://www.primemortgageandloans.com)), and will make the option simpler still with service that can put financing in hand within 24 hours.

"The Internet aspect will make it easier than ever to get the best rate and terms, thanks to the convenience of computers," he says,

adding that his challenge is in helping people obtain the right lending fit for their lifestyle and their purchase.

"Who's looking out for your best interest?" asks Chahal, inviting people to check out their website or give them a call. "It's a simple process to ask us to find the right loan product. We have the customer service experience that will bring loan acquisition to a fresh level. Our goal is to take the guesswork out of financing and put money in your pocket."



**Making your dream come true**



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