

WELCOME TO THE JOY OF HOME OWNERSHIP

Your direct line to service

At CMLS Financial, we service your mortgage in-house so you're welcome to contact us directly and discuss any aspect of your mortgage, from account balance to property taxes. We look forward to providing unparalleled mortgage solutions that will meet your needs for years to come.

Toll Free: **1.888.995.2657**

Fax: 1.888.226.5124

Email: service@cmls.ca

Hours: Monday – Friday 8:30 am – 6:30 pm EST

Mail: 18 York Street, Suite 1500
Toronto, ON M5J 2T8



CMLS Financial®

CMLS.CA

CANADA'S MORTGAGE COMPANY.™

Over 40 years, 10,000 customers and
\$10 billion in assets under administration.
A dedication to Customer Forward.

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VANCOUVER | CALGARY | TORONTO | OTTAWA | MONTRÉAL | HALIFAX

OUR MORTGAGE BROKERS: A NETWORK OF CANADA'S BEST

Most likely, your mortgage broker introduced you to CMLS Financial. As impartial experts, mortgage brokers specialize in finding you the best mortgage products at competitive interest rates. They'll work with you to tailor the CMLS Financial mortgage solution best suited for your individual situation.

You can feel free to get in touch with your mortgage broker at any time to discuss your mortgage. Plus, if you know anyone who's looking for a mortgage, your broker would welcome the referral and be happy to help identify the most advantageous mortgage for their needs.

**Over 40 years, 10,000 customers and
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Your CMLS Financial mortgage broker is:
(affix business card here)

Name: _____

Company: _____

Phone: _____

Email: _____

Get to know

**CANADA'S
MORTGAGE
COMPANY™**



CMLS Financial®



WE ARE CANADA'S MORTGAGE COMPANY™

For over 40 years, CMLS Financial has been one of Canada's largest, independently owned mortgage services companies. With offices across the country, we provide a wide range of commercial lending services, residential mortgages, and institutional services.

What differentiates us from other mortgage providers in the industry is our Customer Forward approach. Whether you're a residential homeowner, commercial borrower, institutional investor or funding partner, Customer Forward is our promise to put your needs ahead of our own.

We are proud to be Canada's Mortgage Company. Building on our solid foundation of financial strength and experience, we will continue to deliver unparalleled solutions for all of our customers.

Our Customer Forward Approach

“ Putting your priorities first,
customized to your needs. ”

That's what separates us from other mortgage lenders.

Innovative solutions that suit you

At CMLS Financial, our diverse suite of mortgage solutions lets you take control of your mortgage and make it work for you:

- Conventional
- High ratio
- Refinancing
- New to Canada
- Second home
- Renewals
- Blend and Extend
- Rentals
- Self-employed solutions

Contact CMLS Financial for all your mortgage needs



Ask how to include property tax in your payments



Check your account balance



Lock in your rate from Adjustable to Fixed

Call 1.888.995.2657
service@cmls.ca

Live mortgage-free faster

There are many ways to pay down your principal faster, and with our Customer Forward approach we're happy to show you how. Ask how you can personalize your payments, such as:

- Changing payment frequencies: weekly, bi-weekly, semi-monthly or monthly
- Increasing individual payments by up to 20%
- Prepaying up to 20% of your mortgage balance each year

