

SL: Mortgage Broker or Big Bank Energy?

SSL: Who's Got Your Back?

Hi [FIRST NAME]

Serious about that Listing?

There's no harm in taking a peek at the perfect neighborhood, home, and amenities nearby...[\(check out my listings\)](#).

Of course, you know better than to browse homes outside your price range 😊...

You may already have a down payment set aside.

And knowing how diligent you are, I bet you know your max budget as well.

👉 You ask your realtor: *"Can we go see this house just listed?"*

👉 Realtor responds: *"Are you pre-approved?"*

Ok- I mean there is a bit more conversation to it, but you get the gist.

Here's why getting pre-approved is a game-changer:

- You'll know your budget
- Sellers take you seriously
- You can act fast in a competitive market (like Winnipeg!)
- If rates go up, you're still locked in for some time

Real estate agents (like me!) can connect you with a trusted mortgage broker or lender to get the process started.

I can also walk you through what a pre-approval letter means.

Because being prepared before buying is essential, especially in a hot market!

And just so you know, no question is too weird when it comes to your biggest investment.

[I'm always a call or email away](#)

"But should I go with a mortgage broker... or just stick with my bank?"

I've added some pointers for you to consider...

Mortgage Broker

- ☒ Shops around to find you the best rate from multiple lenders
- ☒ They act in your best interest
- ☒ Suited for Self-employed, first-time buyers, or anyone who wants flexible options
- ☒ Broker fees paid by the lender
- ☒ Personalized service
- ☒ Handles all the paperwork (no hassle)

Direct Lender

- ☒ Offers direct lending from a financial institution(e.g., a bank or credit union)
- ☒ Limited mortgage rate - only their products
- ☒ You're one of many borrowers (time management)
- ☒ Strong credit required
- ☒ Admin fees may apply
- ☒ You manage the process directly, paperwork is in one system


So, let's figure out your next step, whether 30 days or 300 days away. I've got your back!

Even if you're just exploring your options!

Yours Truly,

Tatiana Kennedy


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 *A tailored approach to your real estate journey.*

P.S. I've added a [blog post](#) regarding Winnipeg's current market. Give it a read and shoot me an email with your thoughts!