

# Frequently Asked Questions



## Is This A SCAM?

We know you are sceptical. Let's face it, who wouldn't be? After all, it seems too good to be true. This is why the Dominion Refinance Program came up with the ultimate proof that what we offer is true-The **Lawyer Review Program**. *All mortgages done through our program must be reviewed and registered at the land registry office by a **LAWYER OF YOUR CHOICE***. Although you may sign documents at our office showing your intention to accept our mortgages, it is only when you sign the final documents at **YOUR** own lawyer that you are considered by law to exercise that intention. We will even take this a step further. Upon your request, we are prepared to send our mortgage commitment to your lawyer for a comprehensive review **before** you ever accept it. **Get your lawyer to confirm that what we say is true.**

## I'm Getting by O.K...Why Change Anything Right Now?

Getting by is fine, but wouldn't it be nice to do much more than just get by? Don't you owe it to yourself and your family to improve your standard of living, save for the future and enjoy the present more? **It is a proven statistic that Canadians worry more, and Canadian couples fight more, about money than any other single reason.**

## I Don't Want to Put My House at Risk To Pay Off Bills

That's smart, but you have to look at your overall risk. The bigger your total monthly payments are, the more at risk you are in losing everything if you lose your job, get sick and can't work, or something else happens to interrupt your income. Also, just about any unpaid creditor can quickly and easily get a lien on your home; not just a mortgage holder. What you want to do is minimize your risk by minimizing debt and monthly payments, getting out of debt faster and having extra cash to build up emergency reserves, savings and investments.

**FINALLY, This REFINANCING DOES NOT INCREASE YOUR RISK. IT REDUCES IT.**

## Can I get The Dominion Refinance Program through my Bank?

The Dominion Refinance Program is only available through us. Thanks to lenders under the Dominion Refinance Program we are able to offer our years of experience in reducing interest payments to you for FREE.

Lenders selected for this Program must pass strict criteria to do so. **You see, the mandate of the program is to reduce the amount of interest our members pay on all their debts. We are**

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**committed to reducing monthly payments to more manageable levels and, best of all, we are committed to provide all participants with the means to be debt free faster than they ever thought possible.**

Here are some of the criteria required for a mortgage lender under the Dominion Refinance Program:

1. The lenders **MUST** Offer their lowest mortgage rates to all qualified applicants under the program without exception or hassle.
2. *All lenders **MUST** be C.M.H.C. (government agency) approved.*
3. Lenders **MUST NOT** be in the high interest loan or the credit card business. We refuse to market high interest financial products to our applicants.
4. Lenders **MUST** offer exceptional prepayment privileges. They must give the homeowner flexible opportunities to repay the mortgage as quickly as possible without penalties.
5. *Lender **MUST NOT** close credit card accounts after paying them off. It will be up to the homeowner to decide whether or not to close their own credit card accounts.*

Given these criteria, you can now see why **your bank is not a member** of this elite group of lenders who have committed to significantly reducing the overall interest payment of hard working Canadian Homeowners.

## How Much Does it Cost?

The good news is that our service to you is FREE, thanks to the lenders under the Dominion Refinance Program.

The total cost involved in transferring your mortgage is often minimal compared to the cash flow savings realized from doing so.

Yes, you will need a lawyer to register the mortgage and to look after your best interest. After all, this is your biggest investment we are talking about here- YOUR HOME. Other costs, such as any penalty to get out of your current mortgage will be paid out of your new mortgage to avoid out of pocket spending. A full cost benefit analysis will be done and discussed with you in advance before you make any decision. We will only recommend mortgages under this program if it is in your best interest and the savings far outweigh any costs involved.

Total costs incurred are usually covered by the first 2 to 3 months worth of savings, a small price to pay for at least 57 months of significant monthly savings.

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## What is My Interest Rate Going To Be?

The lenders under the Dominion Refinance Program have committed to offer you the very lowest mortgage rate possible, without hassle.

## How Do I Qualify?

If you currently have a mortgage, it is quite possible that you can reap enormous savings from applying to this program for mortgage relief. You are simply required to fill out a Mortgage Relief application through us. We will act on your behalf (for FREE) in getting the best possible deal to lower your monthly bill payments. Please fill out the Mortgage Relief application form you will receive immediately and **fax to our toll free number or call our office for the next available appointment**. Both fax and phone numbers are clearly stated in our email correspondence to you.

We will be happy to discuss and help you get on the track to financial independence.

## How Long Does It Take?

It is becoming increasingly hard for us to keep up with the overwhelming response to this amazing Mortgage Relief Program. We encourage all applicants to apply as soon as possible to meet the deadline. We promise that if you do your part and apply as soon as possible, we will do our best to get you the biggest savings possible. **Applications are currently taking 5 working days or more for approval. It is in your best interest to apply early.**