

TriDelta Survey Highlights Importance of Choosing the Right Mortgage Broker

These days, mortgage brokers are a dime a dozen. What makes one mortgage broker better than another? A recent survey of Canadian customers by TriDelta Financial Partners highlights the importance of using independent mortgage brokers who are qualified to understand the financial and retirement planning goals of their client.

Toronto, ON (PRWEB) October 27, 2006 -- What makes one mortgage broker better than another? A recent survey by TriDelta Financial Partners of their Canadian customers highlights the importance of using independent mortgage brokers who are qualified to understand the financial and [retirement planning](#) goals of their client.

When asked about what they are seeking from their mortgage broker, TriDelta customers clearly wanted a few key things:

- The best mortgage rates
- Payment flexibility
- Good customer service
- Advice on fixed versus variable rates

However, when the same respondents were questioned a little deeper, it became clear that they usually have other important & related questions

- "Should I be trying to put more money down on my house?"
- "Can I afford to buy such a big house?"
- "Should I be putting money into my RRSP or retirement plan instead?"
- "Should I be taking money out of my RRSP under the Home Buyers Plan?"
- "Is it worthwhile to refinance?"
- "When my mortgage is due, how much principal should I pay down?"
- "Can I take advantage of changes in my personal financial situation with respect to my mortgage?"
- "Is there a way to make my interest payments tax deductible?"
- "Should I be investing in real estate?"
- "What is the best debt and investment strategy to grow my net worth?"
- "Should I be purchasing mortgage insurance from a lender or separate life insurance to cover my house debts?"
- "Do I need life insurance at all?"

"It is answers to questions such as these that our clients are demanding from their mortgage broker" says Ted Rechtshaffen, President of TriDelta Financial Partners,



"However, as our research indicates, this is beyond the ability of many traditional mortgage brokers in Canada."

That is why, as recent trends show, mortgages are now being offered under the guidance of financial planners with a CFP or Certified Financial Planning designation. These individuals are able to help clients find the very best rates and incorporate mortgage payments into financial and retirement plans and advise on basic and advanced tax issues around mortgage or real estate investments to provide the financial peace of mind that people are seeking.

In this day and age of choice – when there is usually no cost to work with a mortgage broker - customers are no longer settling for plain vanilla, for they can get the best rates, flexible payment plans and great service using a Certified Financial Planner instead.

TriDelta Financial Partners is a [financial planning firm](#) located in Toronto, Canada whose [financial planner and financial advisor specialists](#) provide clients with a financial plan that will incorporate their mortgage payments, along with RESPs, RRSPs, personal goals, [life insurance](#) needs and other issues that will impact their retirement plan. We access the entire market for the best combination of products, ensuring that clients receive optimized financial planning and [investment advisor management](#) solutions to maximize their financial wealth and achieve financial peace of mind.

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