

Sutton is partnered with Finder Financial Services Ltd., a full-service mortgage brokerage, to create the Sutton Member Program (SMP).

Rewards you with access to the best rates in the marketplace resulting in substantial savings that could save you tens of thousands of dollars over the life of the mortgage.

5 Steps to obtain a mortgage through SMP. These steps are very similar to a mortgage application through any other financial institution.

- 1) Ask your REALTOR® for a client referral card
- 2) Complete application on www.smpapplication.com
 - a. You must include your REALTOR®'s name and referral card number on the application
- 3) Gather supporting documents
 - a. Examples of documents needed
 - i. Credit report
 - ii. Property information
 - iii. Proof of down-payment
 - iv. Net-worth
 - v. Proof of income
 - vi. Cash-flow
- 4) SMP selects a lender
 - a. Depending on your financial situation, our Mortgage Coordinators will source out the best financing rates available
- 5) Fulfill any Terms and Conditions required