



MERIX

PROFESSIONAL ADVICE

A home purchase, mortgage refinance, or mortgage renewal is generally the largest financial transaction a consumer makes in their lifetime. This, coupled with the numerous mortgage options in the market drives the desire for many consumers to obtain professional, qualified advice when making their mortgage decisions. Merix recognized this qualified advice is essential for customers to make the right financial decision and has partnered with independent mortgage originators across the country who have extensive experience, have demonstrated the highest level of professional conduct, and are focused on providing their consumers with the right advice and mortgage experience they deserve.

If you currently do not have a mortgage originator, you can choose one from our approved list, in the Approved Originator section on our website.

www.merixfinancial.com



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'KNOWLEDGE IS ADVANTAGE'

By partnering with professional independent mortgage originators, our customers can be confident they are receiving the knowledge they require to make the right decision. And this is the advantage of dealing with Merix Financial.



MERIX FINANCIAL HEAD OFFICE:

#285 - 157 Adelaide St. West
Toronto, Ontario M5H 4E7
P: 1-877-637-4911
F: 1-877-637-4912

Email: info@merixfinancial.com
Web: www.merixfinancial.com



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ABOUT MERIX FINANCIAL INC.

Merix Financial, partnering exclusively with highly experienced and qualified Mortgage originators, provides extensive, innovative and competitive mortgage and home equity line of credit options for Canadians.

Merix Financial's primary focus is on providing not only competitive interest and payment options for originators to offer their clients, but unparalleled service experience that originators and consumers demand and deserve.

The mortgage process can be an extremely complicated and enormous financial commitment for consumers. Merix supports the consumer's essential need for qualified, expert financial advice through aligning itself exclusively with only those highly qualified originators who have demonstrated superior experience in the mortgage industry.

PRODUCTS AND SERVICES

Merix Financial recognizes that customer's needs can vary dramatically. As a result, Merix has created a suite of options to allow customers to tailor their mortgage solution to meet both their long and short term real estate investment plans.

Merix Financial offers an extensive line up of mortgages and home equity line of credit, along with various payment and interest rate options for both conventional and high ratio customers. These options include:

- ✓ Adjustable Rate Mortgages
- ✓ Fixed Rate Mortgages
- ✓ Home Equity Line Of Credit
- ✓ 5% Cash Back Mortgages
- ✓ Terms from 6 months to 10 years
- ✓ No hassle mortgage renewals at competitive rates
- ✓ All Merix Financial mortgages are portable

FLEXIBLE PAYMENT OPTIONS

Our Adjustable Rate Mortgage, Fixed Rate Mortgage, and Cash Back Mortgages all permit the following prepayment privileges to assist you in paying off your mortgage faster:

- ✓ You can pay up to 20% of the original principal balance of the mortgage each year based on the anniversary date of your mortgage without penalty or administration fee.
- ✓ You can also increase your payment amount by up to 20% over the term of your mortgage. By simply increasing your mortgage payment, you can significantly reduce your overall costs and own your home faster.
- ✓ Our mortgages permit accelerated weekly and bi-weekly payments to further assist you in paying off your mortgage faster.