

# Make Yourself At Home with a MERIX Mortgage

Our mantra is “knowledge is advantage.” By partnering only with select Mortgage Originators, you can be confident you are receiving the knowledge you require to make the right decisions. This is the advantage of dealing with Merix Financial.



## ■ Why people choose MERIX Mortgages

Whether you're shopping for a new mortgage, refinancing or looking to switch your current mortgage, MERIX has a solution to fit your specific needs. With MERIX, you'll also enjoy these benefits:

- Professional advice through your Mortgage Originator
- Lower rates than the posted rates of the major banks
- Extensive product line-up
- Great payment flexibility
- Competitive prepayment privileges
- Guaranteed rate for up to 120 days
- Simple application process through your Mortgage Originator

If you have any questions regarding MERIX products or services, we encourage you to contact your Mortgage Originator. If you need to speak with a MERIX representative directly, one of our customer service representatives will be pleased to assist you.



**MERIX**

**knowledge is advantage**

1-877-637-4914 Monday to Friday 8:00 a.m. to 8:00 p.m. ET

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# We'll Help You Get the Best Mortgage Possible

Choosing a mortgage can be overwhelming, especially with all of the choices available to you. All mortgages are not created equal, so getting professional, qualified advice when making your mortgage decision is critical.

That's why MERIX partners only with Mortgage Originators who have superior experience, have demonstrated the highest level of professional conduct and are focused on providing you with a mortgage experience that's second to none.

Merix Financial recognizes that your mortgage needs can vary and change over time, so we offer a suite of mortgage options, along with flexible payment and rate options.

Here are some of our most popular products:

## ■ Fixed Rate Mortgage

This is a traditional closed mortgage that offers you the peace of mind of knowing what your payments will be for the entire term.

## ■ Adjustable Rate Mortgage (ARM)

Take advantage of typically lower, short-term interest rates along with the peace of mind that you can convert to a Fixed Rate Mortgage at any time without penalty.

## ■ 5% Cash Back Mortgage

This closed mortgage offers you 5% of your mortgage amount back in cash to help you with all those closing and moving costs that can add up.

**Speak with your Mortgage Originator today about our innovative mortgage products available only at MERIX!**



## **We want you to own your home sooner. Here's how we do it.**

Our rates are lower than the posted rates of the major banks. Our accelerated weekly or bi-weekly payment options can take years off your mortgage and save you thousands of dollars in interest.

Our flexible prepayment privileges let you pay up to 20% of the original principal balance each year OR increase your payment amount by up to 20% each year OR a combination of both, as long as the total combined prepayment is within 20% of the original principal balance.

All of these options have NO penalties – so you can become mortgage-free sooner!