



**A brand new home, and a brand new beginning.**

## The benefits of using a TD Mortgage for your new home

### At TD, we're passionate about supporting you

Your dedicated TD Mobile Mortgage Specialist will help you every step of the way with your TD Mortgage. We focus on convenient appraisals and quick approvals<sup>1</sup>, so you can focus on your new home.

### Your interest rate is protected, giving you peace of mind

You're protected against interest rate increases for the rate hold period<sup>2</sup>. As an added benefit, if rates drop before your TD Mortgage is advanced, you can request a lower interest rate prior to advance<sup>2</sup>.

### TD Mortgage Protection

Mortgage Critical Illness and Life Insurance is available and can help protect you and the ones you love the most, starting during the construction phase of your home<sup>3</sup> and continuing after you move into your new home<sup>3</sup>.

### We're excited to help you along the way to purchasing your new home.



### Call me today

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**Ready to help you move forward**



<sup>1</sup>Credit worthiness may be assessed at various points throughout the application period and the terms and conditions outlined in TD's approval letter must be met. <sup>2</sup>Available for terms with a fixed rate that is closed to pre-payment, for the length of the commitment period offered by TD. <sup>3</sup>Mortgage Critical Illness and Life Insurance are optional creditor's group insurance coverages. If a borrower or guarantor applies and is approved for coverage, suffers a loss covered under the Certificate of Insurance during the construction phase and the insured person's claim is approved, a benefit will only be paid if the mortgage is fully advanced under the insured person's name. For full terms and conditions, including benefits, restrictions, exclusions and limitations, please see the Certificate of Insurance. Accidental dismemberment coverage is underwritten by TD Life Insurance Company. All other coverages are underwritten by The Canada Life Assurance Company. <sup>4</sup>The TD logo is the property of The Toronto-Dominion Bank.