

With this Benefit Program, Valueland Mortgages offers:

- **Discount Mortgage Rates**
- **Group Rates**
- **Priority Service**
- **Free Mortgage Seminars**
- **Corporate Event Sponsorship**
- **Onsite Mortgage Applications**
- **Confidential Consultation**

Valueland Mortgages is one of the fastest growing mortgage companies in Canada. It represents over 40 lenders including chartered banks, trust companies, and private lenders. The size of Valueland's lender network means tremendous benefits for people in need of a mortgage.

You'll value the **outcome, timeliness, convenience** and **multiple choices** of our services. We will deliver them! This is the promise from which we earn your trust.

Valueland is a "people" company with a defined purpose. We are committed to:

- ◆ Understanding your needs, not assuming your needs.
- ◆ Treating you as a friend, not as a dollar figure.
- ◆ Using plain financial terms with you, not acting as technical experts!
- ◆ Recognizing you as an individual, not only as a customer!
- ◆ Being of service to you, even after you become our client!

Valueland Mortgages is the bank alternative
– the best mortgage solutions.

- ◆ Mortgages from banks & trusts
- ◆ Second mortgages
- ◆ Commercial mortgages
- ◆ Private mortgages
- ◆ Mortgage investments

We say "Yes" even if the banks say "No!"

To find out more about our mortgage products and to discuss your needs, contact a Valueland specialist by –

Phone – 416.238.2698
Toll Free – 1.877.479.9998
Email - info@valueland.ca

Or visit our Web site at
www.valueland.ca

MORTGAGES • SERVICES • INVESTMENTS

Valueland Mortgages

7800 Woodbine Ave. • Suite 211
Markham • ON • L3R 2N7
Tel: 416.238.2698 Fax: 905.479.9968
info@valueland.ca
www.valueland.ca

No Cost Employee Benefits Program



"This program saves our employees' time and money. Extra benefits at no charge to us. We highly recommend this program." - FAWOO Canada



Valueland Mortgages
Always Low Rates

Questions and Answers

What is this “No Cost Employee Benefits Program”?

No Cost Employee Benefits Program is a corporate program that helps employees to save time and money by obtaining discount mortgages from Valueland. Employees may save thousands of dollars at no cost to the organization.

What does an organization get by joining this Program?

The organization will get:

1. FREE onsite mortgage presentations (e.g., *Lunch and Learn Sessions*) for your employees.
2. FREE presentations or sponsorship for your corporate/departmental events.
3. FREE onsite mortgage consultation and applications.

What are the benefits for the organization?

1. No cost services
2. Tangible employee benefits
3. Improved staff loyalty
4. Increased staff productivity by saving their shopping time
5. Possible revenue stream

What are the benefits for your employees?

1. Discount mortgage rates

2. No cost services
3. Considerable savings
4. Web access to mortgage information
5. Dedicated mortgage specialists offering end-to-end service
6. Mortgages from major banks and financial institutions

What other benefits an employee expects to get from Valueland?

1. Unbiased mortgage advice
2. Free home appraisal
3. Discounted legal fee

Why does an organization want to join this Program?

Employees are the most valuable resources in an organization who achieve organizational objectives and service its customers. This Program provides cash savings for their mortgages, in turn it promotes staff loyalty, increase productivity and improves staff retention.

Why do you work with Valueland, not the banks directly?

Valueland works with many leading banks and financial institutions to deliver the most competitive products to your employees. By working with Valueland, you have more choices than dealing with a single institution.

Is there a fee for Valueland’s mortgage service?

There is no fee payable by your employees seeking bank mortgages.

Does an organization have to pay to join this Program?

No. This is absolutely free.

What are the steps to join this Program?

Two simple steps:

1. To enroll by visiting the following Internet link

http://www.valueland.ca/english/no_cost_employee_benefits_program.html

2. Create an Internet link on your corporate Intranet site with the following information:

“Discount Mortgages from Valueland Mortgages”

With the following hyperlink:

http://www.valueland.ca/english/corporate_discount.html

What are the next steps?

Once registered, you can request for the following for FREE:

- a. Onsite mortgage seminars
- b. Lunch and learn Sessions
- c. Event speaker/sponsor
- d. Onsite mortgage application
- e. Discussion of other cooperation

Call: 1-877-479-9998
Email: info@valueland.ca