

MAKE YOUR MORTGAGE WORK FOR YOU

Understand how your contract benefits you before you sign or renew your mortgage. Here are just a few essential considerations that can save you time, money and stress.

Strategies & Options

Have credit available when you want.



Benefits

Be ready for life's curveballs.
**Peace of mind and access
preferred interest rates.**

Be able to lower or increase payments to fit your budget.



Improve cash flow when it counts or accelerate repayment to reduce borrowing cost.
**Lessen financial pressure.
Better planning and saving money.**

Set-up a Split Mortgage for diversification.



Choose a mix of Fixed & Variable interest rates or other combinations of term lengths.
Better planning and saving money.

Choose terms with more forgiving pre-payment options.



Minimize payout penalties
Better planning and saving money.

Port (move) mortgage to a new property.



Move without costly penalties or giving up a great rate or terms.
Better planning and saving money.

When your mortgage is up for renewal, it is the best time for a finance check up. With evolving life situations, it is important to evaluate your needs and decide where you can do better to avoid more cost during your next lock-in period.

Let's talk 3-4 months before your due date.



Mortgage Finance & Renewal Guide

Present this brochure to be eligible for
\$200 Cash Incentive upon completing
your mortgage with me.^{1,2,3}

1. Incentive is available to qualified applicants that complete mortgage loan in B.C. with funding by Dec 31st 2026. (Conditions apply, please ask for details).
2. Incentive to be paid to eligible borrower on next business day following mortgage funding. Maximum of one incentive payment for a single mortgage loan.
3. This offer cannot be combined with any other promotion. It can be changed, extended or withdrawn at any time by Sub-Mortgage Broker #609696



www.allstreammortgage.ca

Visit the Advisor Website for more resources



SERVICE COMMITMENT

Honest advice with professional integrity to simplify financial decisions.

Source mortgage financing with competitive interest rates and favourable repayment terms.

Create a financing strategies to provide greater affordability to maximize credit eligibility.

Safeguard your privacy and personal information in accordance to financial industry standards and data storage protocols.

Guide you through the application process for clear understanding and provide faster credit decision.

ABOUT ME

In the 25+ years at a major credit union, I understand borrowers want mortgage solutions tailored to their current needs—with flexibility for the future. While many shop at banks and credit unions, there are still more credit institutions that I can access for clients. They offer competitive rates with less conditions and diverse credit qualifying criteria.

As an Independent Mortgage Broker, I work with over 50 lenders to find the right fit for each client.

In BC, brokers are certified and licensed by the BC Financial Services Authority. I follow strict professional standards to protect your personal information and prioritize your best interests.

I value the trust my clients placed in me and I use my professional and life experiences to advise clients to creative solutions. **Please visit my Website & LinkedIn Profile to learn more.**

WILLIAM ALLAYE-CHAN

Mortgage Advisor

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Learn more about me
on LinkedIn



YOUR MORTGAGE. YOUR FUTURE.

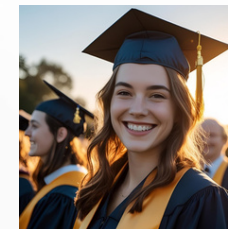
Smarter Choices for Long-Term Impact.

Your mortgage is security to finance your home and more. It is the security you can lean on for life's other important needs.

Prudent planning to structure credit, provides homeowners solutions to meet current needs, support financial stability, and a look ahead into the future.



Buying a home involves balancing cost, livability, and priorities. To get more, let me arrange **purchase plus improvements** financing so—all is under one mortgage.



Saving for your children's post-secondary education is tough in today's economy—but delaying could cost more later. I'll show you how early contributions and smart financing can help you maximize CESG grants and grow your savings faster. Investing services is provided by qualified licensed professionals.

Aging in place is a strategic choice. Learn how your property can provide additional income while maintaining your wealth transfer plans.