

Turn Your Equity Into Income!

With Secured Investments

15% +
compounding

Use the Bank's money to **MAKE** money

Our homes, in themselves are not truly an Asset - even when the mortgage is completely paid off we continue to pay maintenance, property taxes and insurance every year – on average \$10,000 per year.

It becomes an Asset only when we make it work for us

Our approach is NOT a reverse mortgage, or the Smyth Maneuver. It's far better because your money stays in your control. It's called POSITIVE LEVERAGING – using bank money to make money. Borrow from the equity in your home, invest in a secure investment (**not** mutual funds or stock market) and watch your money grow.



Unlocking Equity to Invest - OPTIONS:

- 1. Multi-Unit Real Estate projects.** For 20 yrs this company has bought, improved, managed, and then resold the projects after 5yrs, giving investors high returns. They have an awesome plan that secures 98% of the investment with a 6.5% Bond (paying quarterly), plus 2% as a Share component, which when bought from your Tax Free Savings Account, allows all dividends to come back to the TFSA tax free! Can use RRIF, RRSPs or Cash.
- 2. Leading Land-based Real Estate Investment** with 30 year average of over 15% compounding! Principal is returned with interest after rezoning is complete, on average about 3-5 years. Historically they have doubled the investments with every project, and no investor has ever lost money. You can use RRSPs, or Cash.
- 3. Five Star Resort in Barbados** offering secured 1st Mortgage investment @ 14% compounding for 2½ yrs + options to extend to 5 yrs with higher returns (\$15,000 minimum).
- 4.** We sometimes have clients who need **Short-term 2nd mortgages** and the going rate is from 10 to 12%. We do all paperwork, you choose the lawyer. (\$25,000 min).

“We’ve been so pleased with the results of your recommendations, we’re now transferring our RRSPs as well !”

Owen Johnston, Acton ON

Who We Are:

Accredited Mortgage Professionals (AMP), highest standing in the industry, who specialize in helping people to turn their home equity into income. **We educate, we don’t sell.** Whether refinance, renewal, or purchase, we help you learn how to make your home a true asset that builds income !

What We Do:

As a mortgage professional, we represent you, not a bank. We provide:

- ✓ Unbiased **Counsel** and guidance for your best options.
- ✓ Service at a time and place that is **Convenient** to you, usually at your home. We take you through every step, explaining everything in easy-to-understand terms.
- ✓ And we give you **Choice**. We put together the best options that suit your personal needs and circumstances.
- ✓ **Cost** – Usually FREE – because we get paid by the lenders, not by our clients.

Seminars throughout GTA

For Seminar Info:
edyck@dominionlending.ca

“All the options you offered did not risk my current financial position but instead improved it. Four years later, I am pleased to write to you and let you know that I am experiencing greater wealth and sense of financial security, which I never thought I would ever have achieved. My personal life has changed dramatically.”

Peter Alexeeff & family, Brampton ON

Call Ernie and Carolyn Dyck

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