



**Jim Black, AMP**

Owner/Broker

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## *Value Proposition*

To Collaborate with my clients  
and challenge their thinking so  
they can live an extraordinary  
life

There are many components to leading an extraordinary life; Spiritual, Financial, Family, Health, etc. Our focus will be on 4 main parts of the financial component.

### **Four Main Parts:**

- Proper Mortgage Product
- Budgeting (Cash Flow Management)
- Financial Investing including Tax Reduction
- Goal Setting and Implementation

- 1) ***Proper Mortgage Product*** – I will outline all of the mortgage options Available to *you* and *we* can decide which ***option suits you the best.***
- 2) ***Budgeting (Cash Flow Management)*** – The number 1 detriment to building Wealth is paying interest on personal debt. By following Dave Ramsey's ("The Total Money Makeover") principles, we can quickly eliminate all personal debt And build a foundation for ***Financial Growth.***

- 3) **Financial Investing including Tax Reduction** – In conjunction with a trusted Financial Planner and following the philosophy of Dessa Kaspardlov (“The Fireman and The Waitress”) we can utilize forward thinking and begin to build a **Real Investment Fortune**.
- 4) **The Compound Effect** – We set your new life in motion by starting with a Plan, **A Road Map for you to achieve your Plan**, Goal Setting, Implementation of the Disciplines needed for achievement and Goal Tracking. We focus on the financial aspect while you can choose to utilize all aspects in the Compound Effect in many areas of your life.

**The Puzzle Theory:** Two people are given the same puzzle to complete. One person is of average intelligence and is given the puzzle and a picture of the completed Puzzle on the box (**A Road Map**). The other person is of high intelligence and has only the puzzle pieces presented to them. More often than not the person with the lower intelligence will complete the puzzle first. Why? Because they have a Road Map to follow.

In my 6+ years of experience what I see from most of my clients is that they have good values, are hard working and are good people. But they lack a Road Map to help them achieve Financial Growth. More often than not their incomes are increasing due to wages increases, self-employment growth, expertise and education but their financial situation is only modestly better off, if at all. My goal is to work with clients and help them achieve a two part financial success. Part one is stronger **Cash flow**, which leads to a better day to day lifestyle. Part two is to set them on the path for a **strong, independent retirement**.



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## MANAGING YOUR EXPECTATIONS

What is the process of obtaining a mortgage with Jim Black at Dominion Lending Centres?

1. Fill out a basic application with Dominion Lending Centres online, by email or over the phone. This allows us to access a credit bureau and begin working on your file.
2. Receive initial email requesting paperwork. Please try and return all paperwork within 48 hours. This helps us be more accurate with your approval and reduces the stress and risk in obtaining your approval.
3. Within approximately 3 business days, you will get a mortgage approval email with your mortgage rate, payment, and lender. You will also get a life and disability insurance quote.
4. Once we have provided all paperwork to the lender, they will confirm the mortgage is finalized.
5. Lender will send your chosen lawyer your mortgage documents.
6. Your law office will contact you a few weeks prior to your funding date to book an appointment for you to go down and sign documents.
7. You will take possession of your home or get your refinance money.
8. You will receive a monthly email newsletter and an annual mail out, so that we keep in contact with you and keep you up to date on important mortgage news and information.



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## *CREDIT SCORE*

### What Can I Do to Improve My Credit?

- Always pay your bills on time and try to pay them in full by the due date. If you aren't able to do this, pay at least the minimum required amount shown on your monthly credit card statement.
- Try to pay your debts down as quickly as possible.
- Don't go over the high credit limit on your credit cards. Try to keep the balance below 70% of the credit limit. The lower the balance, the better it is for your credit score.
- Reduce the number of credit applications you make annually to 10-12 at most. Seeking credit is a normal part of everyday life. Just be sure to seek credit in moderation.
- Make sure you have a credit history. You may have a low score because you do not have a record of owing money and paying it back. You can build a credit history by using a credit card or getting a loan. [www.capitalone.ca](http://www.capitalone.ca) : 1-800-481-3239 (P)



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## *CLOSING COSTS*

What exactly are 'Closing Costs'  
and when are they paid?

You should be aware of the 'Closing Costs' that will come with your purchase. Approximately 1.5% of your purchase price is an estimate for your closing costs.

Closing Costs are over and above your down payment. These include:

- Legal Fees
- Alberta Land Title Fees
- Property Tax Adjustment
- Other Miscellaneous item such as faxes, couriers etc.

You are responsible to pay your closing costs to your lawyer when you sign your documents. Remember, my service is FREE to you.

Also, please remember to make sure your **Property Taxes** are being paid. You can set this up with your lender or with your city.