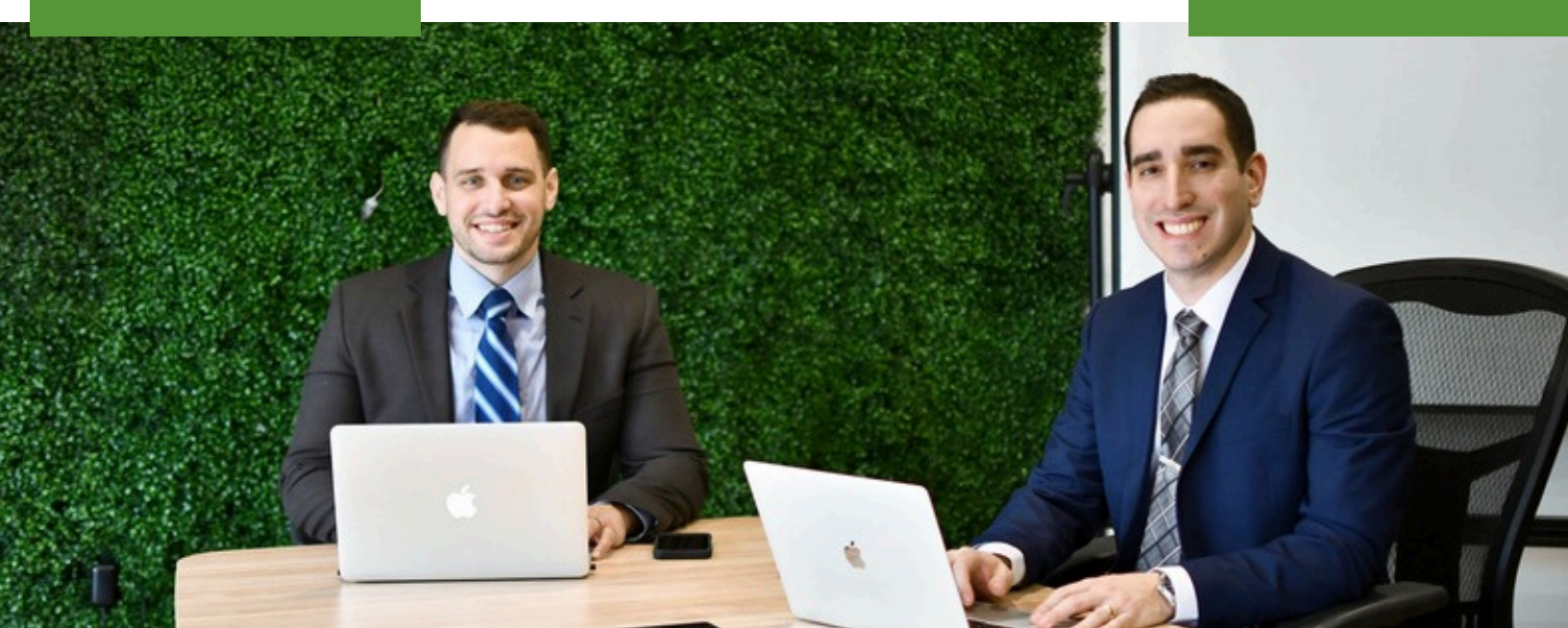


>>> NEWSLETTER <<<

REAL ESTATE NEWS

What You Should Know



TOP NEWS OF THE MONTH

>>> NEWSLETTER BREAKDOWN

IN THIS EDITION

1. Mortgage Content - 3 Resources You Should See
2. Mortgage Case Study - How Our Client Saved \$40,000
3. From The Experts - Steven Burgess - Arborist

"Aaron is extremely thorough and works hard for his clients to provide clarity and support. He clearly cares a lot about his clients and kindly answers any question in a clear way."

5-star Google Review - Ryan B.



CLIENT TESTIMONIALS

MORTGAGE CONTENT - 3 RESOURCES YOU SHOULD SEE

➤➤➤ ASK THESE 4 QUESTIONS
BEFORE RENEWING YOUR
MORTGAGE

[The 4 Questions](#)

➤➤➤ ARE MORTGAGE RATE SITES
ONLINE ALWAYS LYING?

[Yes And No](#)

➤➤➤ HOW LONG DOES IT TAKE TO
IMPROVE YOUR CREDIT
SCORE?

[Find Out Here](#)



MORTGAGE CASE STUDY

HOW OUR CLIENT SAVED \$40,000



Last month, Susie called us and asked, **“What’s a refinance?”** She sounded worried.

Susie was stressed and shared that she and her husband owed \$60,000 on their credit cards. They got into this debt situation because he lost his job. **Every month, they paid \$1,100 just for the interest and needed to use other credit cards to keep up.**

This was hard, and Susie was scared they might lose their home - the place where her kids grew up.

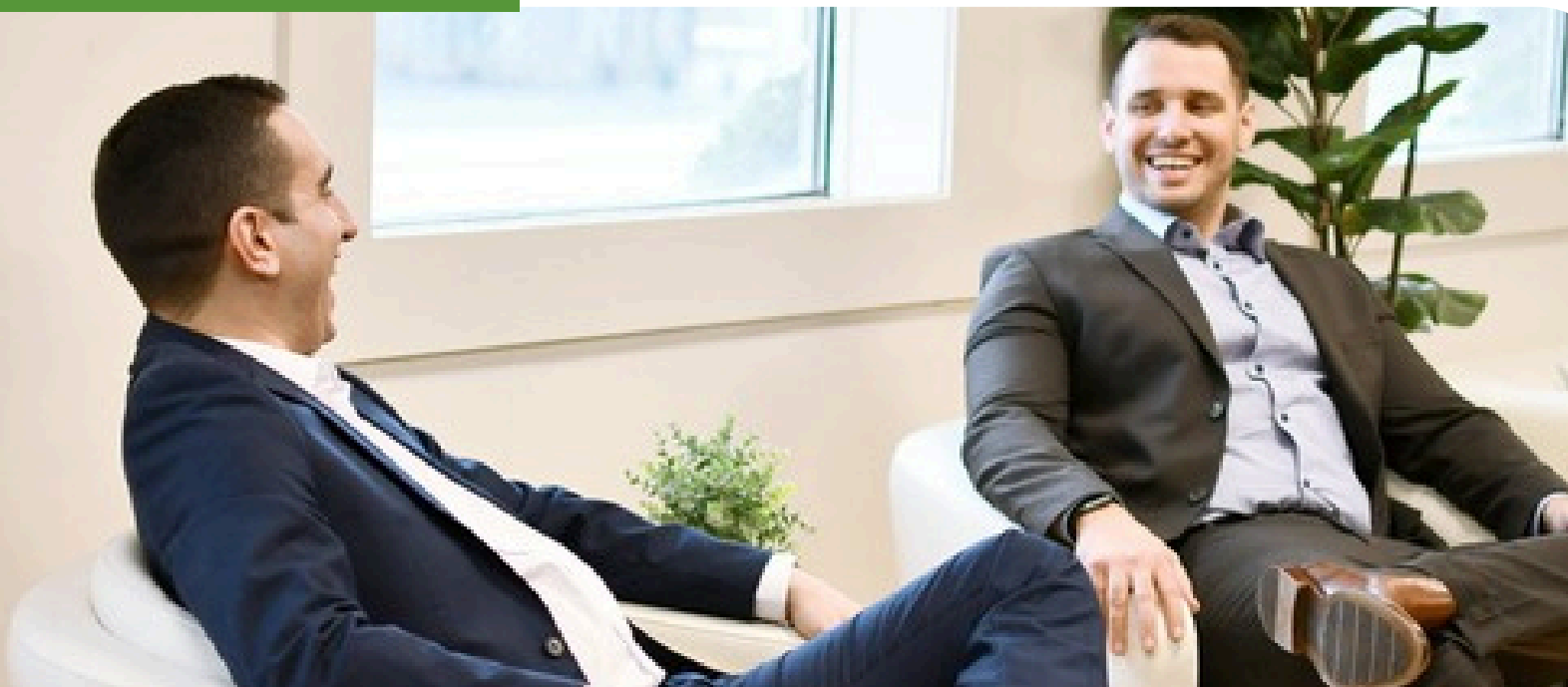


Aaron and Alex explained that **refinancing means using the value of your home to get money for things you need, like paying off debt.**

They worked fast to help Susie use her home’s value to clear the credit card debt. With the refinance, Susie’s interest rate dropped from 21.99% to 4.5%. **Her monthly payment went down by \$800, and she saved over \$40,000 in interest.**

Now, her family gets to stay in their home.

Before, Susie couldn’t sleep, afraid of losing her home. Now, she feels calm and happy, knowing her family is safe in their home. **She went from stress and fear to relief and hope, enjoying time with her kids again.**



FROM THE EXPERTS:

STEVEN BURGESS - ARBORIST



Steven Burgess is a certified arborist with Aberdeen Tree Services. He provides expert tree care and consulting in the Burlington and Hamilton area.

An arborist plans for the long term, ensuring the health and longevity of your property's trees to enhance both safety and value.

>>> When Should You Consult a Tree Professional?

It's always a good time to have your trees assessed.

A consultation can be as simple as a walk-through to inspect the visible parts of your trees or as detailed as using advanced diagnostic tools. Understanding your landscape's needs and developing a long-term management plan can prevent costly issues. **Trees often show stress only after decline begins, so early detection is critical.**

Are There Regulations for Tree-Related Activities Within My City?

Urban forestry is regulated by local municipalities, with each council adopting its own approach.

Typically, there are bylaws in place to govern activity around publicly owned trees. **Where it can get a little complicated is in the jurisdictions that have private tree protections in place.** Burlington, Ancaster, Dundas and Stoney Creek all have private tree bylaws in place.

You will need to get a permit for tree removal in protected zones. If you're planning to build a new home or renovate, you may need an arboricultural report. This document guides contractors and the city to minimize tree damage during construction.



Steven Burgess, Certified Arborist
Aberdeen Tree Services
Email: steven@aberdeentreeservices.ca



CONTINUED...

What Should You Know About Tree Planting?

Planting a new tree is exciting, **but careful planning is key.**

Start by choosing the right location - avoid the common mistake of “**good tree, bad spot.**” Trees planted under power lines or too close to buildings may not survive long-term. Next, select a species suited to the site. Consider maintenance needs, **as some trees drop fruit or petals that can clutter sidewalks, while others develop surface roots that disrupt lawns.**

Spring or fall is ideal for planting, with the first year being critical for establishment. Proper planting techniques and attentive care in year one set the stage for a tree to thrive by year two. **Overuse of fertilizers or excessive watering can do more harm than good, so use them sparingly and only when necessary.**

Can Tree Roots Damage My Foundation?

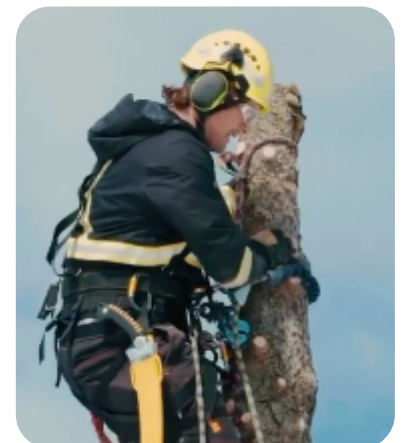
Tree roots rarely cause foundation issues on their own.

In most cases, problems arise from pre-existing water leaks, **such as faulty sewer pipes or poor eavestrough drainage, which attract roots to the moisture.** In rare instances, a tree growing very close to a foundation may exert pressure as its trunk expands over time, potentially causing structural concerns. Regular tree assessments can identify these risks early, preventing costly repairs.

If you have trees you think need some maintenance, but aren't sure, feel free to contact me using the information below.



Steven Burgess, Certified Arborist
Aberdeen Tree Services
Email: steven@aberdeentreeservices.ca



WHO WE ARE

Most Canadians looking for mortgage financing often don't know where to start. At Tried and True Mortgages, our goal is to give people the information and tools they need to make the best choice for their mortgage. By doing this, we strive to help all of our clients reduce the stress associated with applying for a mortgage and getting back to the things that are important to them.

If you're looking for mortgage financing and want to find out if we can help, give us a call, email, and direct message at the locations below.

Contact Information:

Email: alex@triedandtruemortgages.ca /
aaron@triedandtruemortgages.ca

Telephone: Alex Leite 289-925-4829 / Aaron Porcaro 905-546-7399

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