

CLIENT JOURNEY

A STEP-BY-STEP GUIDE
TO OBTAINING A MORTGAGE



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A NOTE FROM MELISSA

WELCOME, MY FRIENDS.

Buying your first home is an exciting milestone, but it can also feel overwhelming. There are a lot of moving parts, financial decisions, and industry terms that may be unfamiliar.

That's why now is the time to ask lots of questions—and we're here to make sure you get the answers you need to make informed, confident choices.

A mortgage is more than just a rate. While securing a competitive rate is important, the wrong mortgage can cost you thousands in penalties and limit your financial flexibility.



Melissa Kuczepa
Founder
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That's why it's essential to consider the bigger picture: What's the difference between working with a mortgage broker vs. a bank? Should you choose a fixed or variable rate? How much can you truly afford, and is now the right time to buy?

These are all crucial questions, and this guide will help you answer them. Our goal is to ensure you feel empowered to make the right decision for your financial future—not just for today, but for years to come.

In this guide, we'll cover everything you'll need to know, including:

- Mortgage types and special programs
- Who's on your team and what they'll do for you
- Down payments, credit scores, and key documents
- The step-by-step homebuying process

Your first home is one of the biggest financial decisions you'll ever make, and we want you to feel confident every step of the way. By the end of this ebook, you'll have a clear understanding of what to expect, how to prepare, and how to set yourself up for long-term financial success.

Let's get started on your home-buying journey!

Melissa Kuczepea

Melissa Kuczepea

CHAPTER 1:
DISCOVERY
Call



THE FIRST STEPS WHEN WORKING WITH ME

In my process, we kick off with a Discovery Call, lasting **30-45 minutes**.

This allows us to delve into your current situation through various questions to complete a mortgage application. It helps me better understand your unique circumstances and make needed recommendations.

Don't worry, it's a relaxed discussion about empowering your decisions. During this call, we cover:

- Employment and Income Details Current Mortgage (if applicable) Other Properties Owned (if applicable)
- Assets/Down Payment Liabilities Property Details (if applicable) Credit History
- Marital Status
- Current and Future Goals
- Mortgage Suitability
- Budget

CHAPTER 2:
CLIENT
Consent



GETTING PREPARED TO DIVE INTO YOUR FILE

Following the Discovery Call, I will email you **three** forms for your electronic signature:

CLIENT CONSENT FOR CREDIT

Allows me to review your credit history for mortgage financing.

CLIENT ENGAGEMENT LETTER

Outlines confidentiality, disclosure, communication, suitability, compensation, termination of engagement, and the Proceeds of Crime (Money Laundering) and Terrorist Financing Act.

POLITICALLY EXPOSED PERSON DECLARATION

Declares whether you (or one of your relatives) are a Canadian or foreign Politically Exposed Person.

AN IMPORTANT NOTE ON **MORTGAGE FRAUD**

As a Mortgage Agent, safeguarding against mortgage fraud is paramount. With its increasing prevalence in the industry, we are vigilant in our duty to scrutinize applications, verify information, and uphold ethical standards to protect both lenders and clients from fraudulent activities, ensuring the integrity of every transaction.

CHAPTER 3:

DOCUMENT

Collection



COLLECTING YOUR DOCUMENTS

After we complete your application, expect a follow-up email with a document checklist and a secure link to upload them via my online portal. You'll also be introduced to my amazing team who will review your documents and inform you of any additional requirements.

WHY CAN'T I EMAIL YOU MY DOCUMENTS?

For your security, we require clients to upload their documents through our secure online portal rather than via email. This ensures encryption and protection of sensitive information, reducing the risk of unauthorized access or interception during transmission, providing you with peace of mind throughout the process.

CHAPTER 4:
STRATEGY
Call



NAILING DOWN YOUR MORTGAGE STRATEGY

Upon receiving your complete document package, I'll underwrite your file and assess your options. Following this, I'll schedule a Strategy Call with you to present personalized findings in a detailed report.

SUBMITTING TO A LENDER

In our Strategy Call, I'll recommend the most suitable lender for your file. If you agree, I'll submit your file to them afterward. Typically, the lender review process takes 2-3 business days.

CHAPTER 5:

CONDITIONAL

Approval



MEETING CONDITIONAL APPROVAL

Upon receiving conditional approval from the lender, termed as a commitment, it outlines the mortgage terms and conditions to be fulfilled by the broker, client, and solicitor for funding.

My team will combine this commitment with other necessary documents for e-signature, while I'll provide a video explanation for your future reference. Once you're satisfied with the terms, you can e-sign the documents, and we'll submit them to the lender for final approval.

WHAT IF I CAN'T FULFILL ONE OF THE CONDITIONS?

Occasionally, lenders may introduce unexpected conditions, adding unanticipated complexity. If a condition can't be met, I collaborate with the lender to seek solutions, like requesting a statutory declaration or an exception. If needed, we explore alternatives with other lenders among our 57 options, ensuring we find solutions for most challenges.

CHAPTER 6:
BROKER
Complete



BROKER COMPLETE

Once all Broker Conditions on your commitment are met, we're "broker complete." At this stage, the solicitor proceeds to fulfill the remaining funding conditions. I will also request a Google Review of your experience. It's a significant milestone worth celebrating!

AN IMPORTANT NOTE

Please remember that while we're almost there, your mortgage has not funded yet. To ensure a smooth closing refrain from:

- Changing your Marital Status
- Changing Jobs
- Switching Banks or Moving your Money
- Making Large Purchases
- Co-Signing for New Loans
- Pay Bills Late, or Not at All
- Apply for New Credit Products

CHAPTER 7:
SIGNING
Appointment



TIME TO SIGN ON THE DOTTED LINE

Shortly before closing, your solicitor will contact you to schedule a signing appointment. Bring **two forms of ID** and any additional documents your solicitor requests. During the appointment, you'll review the mortgage commitment and may need to bring a bank draft for property purchase or any discussed shortfall.

CLOSING DAY

On the closing date, I'll receive a notification from your new lender that your file has funded. We will provide you with an email update once your lender releases the funds to the solicitor(s) to finalize the transaction. Your solicitor will then contact you to discuss the next steps.

Congratulations!!

CHAPTER 8:

POST FUNDING

Follow Ups



I'M HERE FOR YOU NOW AND IN THE FUTURE

Your mortgage funding is just the beginning of our journey together! I schedule regular follow-ups to ensure your ongoing needs are met and any questions are addressed promptly. Don't hesitate to reach out anytime—I'm here to help and ensure your experience remains stellar.

WHAT FOLLOW-UPS CAN I EXPECT?

- On **Closing Day**.
- **7 days** post-funding.
- **60 days** post-funding to check on your payments and ensure they are the correct amount and being withdrawn from the correct account.
- **6 months** post-funding.
- **Each year** on your mortgage anniversary.
- **5 months** prior to your mortgage **maturity date**.



Financial freedom
means the ability to do
what *you* want
with *your* money.

Reach out today to see how to get there!



#12728

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