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Hello again,

"You've worked hard all your life... your house is finally paid off. You decide to it's time to get a smaller house, maybe a condo or you just want travel. Does this sound like someone you know? You sell your home but discover that someone has registered a mortgage on your house without you knowing it. Sound impossible? Guess again... this is Mortgage Fraud and it's happening now.

There was a good article in the Toronto Star about this. [Click to read more.](#)

But what the article didn't tell you was how to protect yourself. And the good news is that you can. The criminals go after homes that have no mortgage. It's public information. Anyone can find out if a mortgage is registered on your home just by going to the Land Registry.

The solution is to register a mortgage. This doesn't mean you need to borrow money. By getting a secured line of credit you will have a collateral mortgage registered. The criminals will not know if you have a balance on that mortgage or if it's \$0. And they will probably go searching for the next home that has no mortgage.

There is a great new product called the iProvide home equity line of credit. What makes this product unique is that it is available to both salaried and self employed individuals that cannot prove their income. If you don't use it, it doesn't cost you anything.  [Click here for more info](#)

Let me know when I can help more?

Thank you,
Steve Garganis - Mortgage Consultant

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