



MONITOR MY MORTGAGE

MEDIA KIT

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TORONTO, May 2, 2017 - 3Foundations Technology Group has officially launched Monitor My Mortgage (M³), a first-of-its-kind technology platform that gives users the power to determine the best options available to them for their “in term” mortgage – at any time.

Using data that is public and available yet difficult to come by, M³ continuously scours for the best terms, rates and options for each user – even before their renewal – and includes the cost of potential penalties, giving consumers the power to oversee their biggest investment in real time, and make changes as and when it makes financial sense for them.

Free and [available via mobile, tablet or web](#), M³ is not a mortgage calculator, but rather a real-time aggregator of rates, fees and other information that constantly searches for better potential deals that suite each specific situation. It is the only platform that provides seamless proactive scenario planning, based on personalized requirements.

“M³ is the first application to accumulate and share this type of information and customize it for each user; it offers mortgage transparency and governance like never before,” says M³ founding partner Brent Hughes. “We wanted to build something that would monitor your mortgage similar to how you would monitor any investment – with data and information that helps show opportunities to save money throughout the term, not just three months before renewal time.”

M³ empowers users to be fully informed on how to navigate their mortgage and renewal process and find the best option possible. It also directs users to a mortgage broker as and when they’re interested in pursuing a different opportunity. It also keeps users informed on industry and news updates, such as the Bank of Canada rate announcements, Prime Rate announcements and other important information and events that affect the mortgage market.

About Monitor My Mortgage

[Monitor My Mortgage](#) is a digital platform that consistently monitors each users mortgage(s) and searches for more viable options. Using data that is public and available yet difficult to come by, M³ does the research for users and allows them to explore the mortgage options that suit their financial needs and objectives, providing full transparency on rates and terms.

Monitor My Mortgage is free and available for download via mobile, tablet or web on our website: <https://www.monitormymortgage.com>

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THE FOUNDING STORY

“I am just another homeowner that is tired of the banks controlling my largest liability.”

– Brent Hughes, Founding Partner

The idea for Monitor My Mortgage emerged from Founding Partner Brent Hughes’s ongoing frustration with how mortgages are handled. Brent noticed that a huge segment of the population was currently being ignored – those who already have a mortgage and may be interested in more viable alternatives, but don’t really know where to look – or who to turn to.

M³ was developed to offer these consumers an opportunity to evaluate their current mortgage details and search for more feasible opportunities – at any time, and in the palm of their hand – without spending hours researching rates and penalties.

Brent felt it was time for people to start considering their mortgage as an investment – and not just a monthly payment re-tuned every few years at renewal time. He wanted to steer away from this ongoing cycle of homeowners allowing banks to maximize the rate they can charge and hope that they ignore the market rates over their term.

Brent had never worked for a bank, nor is he a mortgage broker – just a guy who felt that it was time make mortgages more transparent and accessible. He realized the amount of time and effort put into calculating and comparing rates and penalty fees just isn’t feasible for brokers to do for each client, so he developed M³ to do the preliminary research and calculations.

This not only allows users to finally understand their mortgage(s) and explore other options, but also allows the brokers they connect with to better assess their situation and offer strategic council in a more expedited way.

ABOUT BRENT HUGHES

Brent Hughes is Founding Partner and Managing Director of 3Foundations Technology Group, the creators of Monitor My Mortgage. Leveraging his consulting and operational skills, Brent has built two software platforms to provide consumer and industry efficiencies and speed-to-market capabilities.

Brent has a background in domestic and international sales, operations and senior management with Capgemini Canada Inc., e-fill Pty Ltd (Shell Australia Ltd subsidiary), Tibbett & Britten Group (TBG) and Ryder Integrated Logistics (RIL).

ABOUT MONITOR MY MORTGAGE

[Monitor My Mortgage](#) is a revolutionary mortgage application that for the first time empowers homeowners with the ability to find out about and take advantage of the best available opportunities to renew their mortgage and save money – at any time, and irrespective of penalties and other fees.

Intuitive and easy to use, M³ does all the work for you: scanning for the best rates, the best offers and the best opportunities based on the mortgage the user is looking for – all in a free, secure, and easy-to-use ‘app’.

M³ utilizes information readily available to the public to display rate options and calculate penalty fees – allowing consumers immediate access to all information corresponding to their specific mortgage. The application is smart enough to calculate and compare mortgage rates and penalties that apply to each situation – providing options to save money over time.

Creator and co-founder Brent Hughes describes M³ as “...not having to wait until three months before your renewal for your lender or mortgage broker to show you that you matter to them.”

M³ offers consumers a sense of control and peace of mind by allowing them to easily access their mortgage information at any time and compare their current scenario to others. It offers individuals more transparency and governance when it comes to their mortgage by literally putting their mortgage back in their hands.

M³ also allows each user to control the notifications they want, when they want them. It is customized for each user, allowing them to decide which notifications they would like to receive.

“It’s like having a tool that scans for the best mobile phone rates and tells you how much you can save with your current provider or by switching to another – whether you’re locked in or not. It re-defines how people can and should think about their mortgage – as an investment they control, versus a monthly payment dictated by lenders.”

“I am just another homeowner that is tired of the banks controlling my largest liability. I hope you find Monitor My Mortgage helps you achieve your home ownership goals.”

– Brent Hughes, Founding Partner

FACT SHEET – MONITOR MY MORTGAGE

Founder: Brent Hughes (Founding partner)

Application Name: Monitor My Mortgage (M3)

App Links: [Apple](#)
[Google Play](#)
[Desktop / Web](#)

Website: <http://www.monitormymortgage.com/>

Social Media: [LinkedIn](#), [Facebook](#), [Twitter](#), [Instagram](#)

Mission:

Monitor My Mortgage is the first application to provide real-time visibility for your mortgage. The goal of M³ is to give you the tools that you need to fill the information void that the banks and current mortgage brokers aren't providing.

Platform Overview:

Monitor My Mortgage is a digital platform that consistently monitors your mortgage(s), notifies you when you want to investigate renewals and shows you all available lenders and rates that you are eligible for. It also informs you when the Prime Rate changes or the Bank of Canada Rate changes and lets you know how these changes will impact your mortgage specifically.

Key Topics:

Personal Finance	Mortgages
Real Estate	Homeownership
Debt Management	Budget Planning
Investing	Saving

Q & A

How does Monitor My Mortgage work?

Monitor My Mortgage is a simple and easy application. You can use Facebook, Google or your email to create an account in under 5 minutes. Once created, you can access your account at any time via www.monitormymortgage.com or by opening the app on your mobile phone or tablet. Your email address or mobile number is used to log in to your account.

The first time you log in, you follow the three steps to add all new or existing mortgage information. Be sure to have your documents handy for all details.

Where is your information located/stored?

Your personal mortgage information is securely located on Canadian servers with M³'s professional global hosting partner CogecoPeer 1.

M³ does not share information with any third parties. When you do select "Connect to Broker" M³ does share the information of your current mortgage and the new "Opportunity" so that they can help you to make an informed discussion when you are contacted by a Broker to expedite the discussion.

What makes Monitor My Mortgage different?

Unlike banks and mortgage brokers, Monitor My Mortgage provides you with the tools to keep you informed on the changing mortgage landscape well before the renewal date of your in-term mortgage. You simply enter your mortgage information when you sign up and the platform does the rest.

M³ is unique as a platform because it offers proactive scenario planning, notifications based on personalized requirements and data points, industry and news updates and provides control and transparency over the entire process.

What are the most common problems facing home owners that M³ was built to tackle?

Many home owners experience broken trust in lenders and brokers due to lack of attention after renewal. This often leaves them wondering if they made the right decision, got the lowest rate and if they did enough research – and whether they can do anything about it once they sign. This lack of transparency surrounding mortgages has left many unable to understand how their current rate compares and what alternative options are out there, which is where M³ comes in.

Other common problems that homeowners experience include: worries of mortgage fraud, redundancy and/or a loss of hope when trying to navigate the mortgage process – which often leads to complexity and delays – and a one-sided experience.

How does Monitor My Mortgage navigate these common issues?

Monitor My Mortgage offers users a sense of control over their mortgage and their financial future. M³ allows users peace of mind by simplifying the process of accessing their mortgage information and searching for potential opportunities and making it available via one platform.

What are the benefits?

Only M³ provides proactive scenario planning, opportunity notifications based on personalized requirements and industry updates and news. It is the first technology platform that looks out for the consumer throughout the entire term of their mortgage, making it the first step towards a change in the mortgage industry where the consumer finally comes first.

How does M³ appeal to Brokers?

M³'s enhanced digital model is not only helpful to users/homeowners, it also assists mortgage brokers in obtaining more detailed information about their clients – and about options available to them. With access to M³, brokers are no longer required to research copious amounts information, compare and search for potential rates and terms: M³ does all that leg work for them. This allows broker to focus on providing expert counsel to the user to navigate the best possible opportunity.

How will M3 change preparing for a mortgage and/or the refinancing process?

People often stress for weeks at a time preparing for a new mortgage or refinancing time, wondering how competitive the rate will be and whether they should lock in. Monitor My Mortgage allows users to see their current rate and terms at any time and offers alternative options as and when they become available. This allows the consumer to feel confident in their decision.

CONTACT INFORMATION

WEBSITE

www.monitormymortgage.com

VIDEO

<https://www.youtube.com/watch?v=mfu1EN9WL2k>

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