

## Guiding People Beyond Just Mortgages: Kelly Prsa of Verico Equity Plus Mortgages Inc. Wins 2025 ThreeBestRated® Award

WINDSOR, ONTARIO, CANADA, May 23, 2025 /EINPresswire.com/ -- Kelly Prsa, a high-standing

mortgage broker with Verico Equity Plus Mortgages Inc., has been selected for <u>ThreeBestRated</u><sup>®</sup>'s Award of Excellence for the seventh consecutive year. Kelly has been in the industry since 2009 and has continuously exhibited a higher degree of professionalism and an unwavering passion

I've received many awards from ThreeBestRated®. I'm very proud of that and honored to be selected. I might not be the biggest volume broker in the area, but probably one of the most experienced." for helping people make better financial decisions. Through her dedication and strong financial advice, she has helped hundreds of people "not only to manage mortgages but also to manage money."

This award highlights Kelly's innovation, achievements and contributions to the mortgage industry. "I've received many awards from ThreeBestRated<sup>®</sup>. I'm very proud of that and honored to be selected. I might not be the biggest volume broker in the area, but probably one of the most experienced," she reveals.

Kelly

Breaking Misconceptions About the Mortgage Industry

Kelly is on a mission to change the way people perceive the mortgage industry. "People often think that we only help clients with financial difficulties," she said. Kelly wants to challenge this common belief.

Contrary to popular belief, Kelly and her expert team at Verico Equity Plus Mortgages Inc. work primarily with people who are doing well financially. Most of her clients have good jobs, strong income, and have great credit. Still, they are seeking expert guidance, because their goal is not about seeking financial rescue, but about securing the best possible deal on their home financing. Kelly is helping them find better deals that suit their needs and help them save huge amounts of money.

Unlike other brokers in Windsor, who mainly deal with subprime and private lending cases, Kelly

focuses on prime clients with good financial standing and credit, while still dealing with subprime cases when needed. This approach helps her clients beyond just mortgages to make wellinformed financial decisions.

What truly sets Verico Equity Plus Mortgages Inc. apart is their transparent and client-centered approach. They do not charge their prime side clients any fees. Instead, they get paid by the lenders, once the mortgage is finalized. This way, they ensure a smooth and cost-effective process for clients seeking the best mortgage solutions, without adding any additional financial burdens.

Above all, Kelly's team provides consultations remotely to ensure their clients' comfort and convenience. They often meet their clients, who are unable to travel, via Zoom, phone calls, or emails to offer consultations. A lot of her clients also prefer in-office meetings. Therefore, Kelly adjusts her



Kelly Prsa

schedule to accommodate her clients' needs. Her goal is to make the mortgage process as convenient and comfortable as possible for everyone she serves.

A Piece of Advice for Home Buyers & Sellers

For Buyers: Kelly takes the privilege of providing some essential advice for her audiences. For individuals who have just started the home buying process, she emphasizes getting a preapproval, as it will eliminate any surprises down the road.

Secondly, one should consider their budget. Many people think that they can afford a mortgage of a certain amount. For instance, if someone can afford an \$800,000 mortgage, their lifestyle and monthly expenses can prove the opposite. Kelly advises taking ample time to determine their budget before proceeding further with a home purchase.

For Sellers: When selling a house, whether it is for upsizing or downsizing, one has to analyze the equity of the house. The equity is the balance between the house's current market value and the outstanding mortgage balance. When selling a home, a lot of money will go into various expenses including discharge fees, land transfer tax, realtor fees, a mortgage penalty, and lawyer's fees, to name a few. After all those expenses, the leftover equity for down payment may be a big surprise. So, she stresses to analyze all those money-demanding factors firsthand, that will help you determine how much money will be left to purchase a new home.

About Kelly Prsa

Kelly Prsa has been in the financial sector since 1987 and has been providing guidance exclusively on mortgages for people since 2009. As an experienced professional, she is known for her abundant knowledge of the industry. She takes immense pleasure in sharing her knowledge both with her clients. She holds a level two license and helps clients throughout Ontario with personalized plans that suit their needs and goals. As an expert in residential financing, she handles prime clients, subprime and private lending.

Individuals who are seeking better mortgages can contact Kelly Prsa at refinancepro.ca.

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