Scott Tremblay of iSask Mortgage Brokers Honored with 2025 ThreeBestRated® Award for Changing Saskatoon's Mortgage Game

SASKATOON, SASKATCHEWAN, CANADA, September 18, 2025 /EINPresswire.com/ -- Whether it is a business owner or an individual, people would turn to a mortgage broker for many reasons. From refinancing debts to purchasing a new home and securing the best possible mortgage deals, mortgage brokers provide essential guidance to improve one's financial health, achieve financial stability and reach long-term goals. In Saskatoon, Scott Tremblay and his wife, Michelle Tremblay, the proud owners of iSask Mortgage Brokers, have been game changers in the industry, helping thousands of individuals and families with a wide range of mortgage-related needs.


Scott Tremblay

ThreeBestRated® has recently identified the iSask team as one of the top-performing mortgage brokers in Saskatoon, after evaluating them through their 50-Point Inspection criteria. "It's a great honour," said Scott. "It is a validation of the hard work we put in every day. It also gives us a chance to thank our amazing clients—many of whom go out of their way to leave reviews and refer us. We wouldn't be here without their trust and support."

Who are iSask Mortgage Brokers—Why are they on the Top?

iSask Mortgage Brokers in Saskatoon is an independent mortgage broker firm and a part of the CENTUM network of national mortgage brokers. The firm has been working with a prime goal of helping people with their financial management. Scott, who worked as a bank employee, found it difficult to offer the limited mortgage options provided by banks, even though he felt they may not be a good fit for his client's requirements. At that point, he realized his true calling was to become a mortgage broker, that would give him the freedom to offer more mortgage options tailored to his clients' goals. Scott & Michelle started iSask Mortgage Brokers to help their community more than a bank mortgage specialist could.


Michelle Tremblay

The team is really passionate about what they are doing. They believe that "A great mortgage is more than just rates." They work closely with their clients, establish a relationship of trust to provide personalized services that address their specific needs and goals.

"At iSask, we are more than just mortgage brokers. We are a team that works together to support our clients from start to finish. We have systems in place to make the process seamless, and we stay in touch long after the mortgage funds."

The iSask team treats their clients like family, which is why they always provide the best possible solutions they would offer to their family and friends.

Best of all, iSask breaks one of the biggest misconceptions about mortgage brokers: that they charge fees by providing their services for free to clients. They are paid only by the lenders and not the client. "We are here to help you explore your options and find the right mortgage without adding to your out-of-pocket costs."

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>
> *Scott Tremblay, the owner*

Golden Tips for First-Time Home Buyers

Navigating homeownership can be overwhelming, especially for first-time buyers. To help ease the process, Scott shares valuable insights on what new home buyers in Saskatoon should know before signing a mortgage.

Little-Known Incentives: He encourages first-time buyers to explore programs that can stretch their budgets and reduce financial strain. "Make sure you're aware of the programs and incentives available to you. Knowing your options can make a significant difference." As per his insights, the first-time owners can make use of:

>> First Home Savings Account (FHSA)
>> Saskatchewan Secondary Suite Incentive (SSI)
>> Federal GST Rebate on new builds
>> Métis First-Time Home Buyer Program

These options can make a significant difference in the upfront costs and save buyers thousands of dollars.


Steve Fafard

The Hidden Costs to Watch Out For: Beyond the down payment and monthly mortgage, Scott points out additional costs that may often be overlooked: home insurance, legal fees, a home inspection, and PST on mortgage default insurance. They may not break the bank, but being aware of these costs in advance can make the whole process smoother.

When to Refinance a Mortgage: For current homeowners considering their financial options, Scott weighs in on refinancing. “Refinancing can make sense if you’re looking to consolidate debt, take advantage of lower interest rates, or free up equity for renovations,” he said. However, it is important to review any potential penalties, calculate the overall cost savings, and consider how long you plan to stay in the home.

iSask Mortgage Brokers assist clients with mortgage renewals, mortgage refinancing, mortgage rates, first home buyers, home insurance, debt consolidation, change of mortgage types and mortgage calculator. To get in touch with the expert team, visit isaskmortgage.ca.

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