

Whitby Mortgage Broker Launches 'Mortgage Renewal Protection Program' to Help Homeowners Save Thousands

Local mortgage expert helps Whitby and Durham Region homeowners compare renewal options, avoid unnecessary costs, and save thousands.

WHITBY, ONTARIO, CANADA, October 22, 2025 /EINPresswire.com/ -- As thousands of homeowners across Whitby and the Durham Region face a wave of mortgage renewals at higher rates, a [Whitby mortgage broker](#) with Mortgage Alliance (Lic. #10530) is

stepping up to help them avoid costly mistakes. Mohamed Konate, founder of Elite Harvest Financial Group, today announced the launch of a Mortgage Renewal Protection Program designed to bring clarity, choice, and savings to local homeowners.



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Elite Harvest Financial Group — Trusted mortgage and financial firm proudly serving Whitby and the Durham Region.

“

The biggest mistake I see is homeowners signing their mortgage renewal letter without a second opinion,” said Konate. “A 15-minute review can uncover options the bank won’t always tell you about.”

Mohamed Konate

“For too long, many homeowners have signed their bank’s renewal letter without comparing their options,” said Konate. “This can cost thousands of dollars over the life of the mortgage. My goal is to make sure Whitby and Durham residents have full fee transparency and understand their choices before signing anything.”

According to national mortgage data, thousands of Canadian homeowners are coming up for renewal between 2025 and 2026 after locking in record-low interest rates during the pandemic. Many are experiencing

payment shock — often seeing monthly payments jump by hundreds of dollars.

The new Mortgage Renewal Protection Program offers:

- A side-by-side comparison between bank renewal offers and brokered mortgage solutions.

- A clear “No Hidden Fees” disclosure — showing exactly how the broker is compensated.
- Personalized renewal strategies to minimize payment shock and protect cash flow.
- Access to multiple lenders — including major banks, credit unions, and alternative lenders — to find better rates or terms.

A surge in Google search activity in Whitby and Durham reveals what local homeowners are asking:

- “Do mortgage brokers charge a fee in Ontario?”
- “Is it better to use a mortgage broker or a bank?”
- “Mortgage broker vs bank — which saves you more money?”

Many are now exploring their options through a [Durham Region mortgage broker](#)

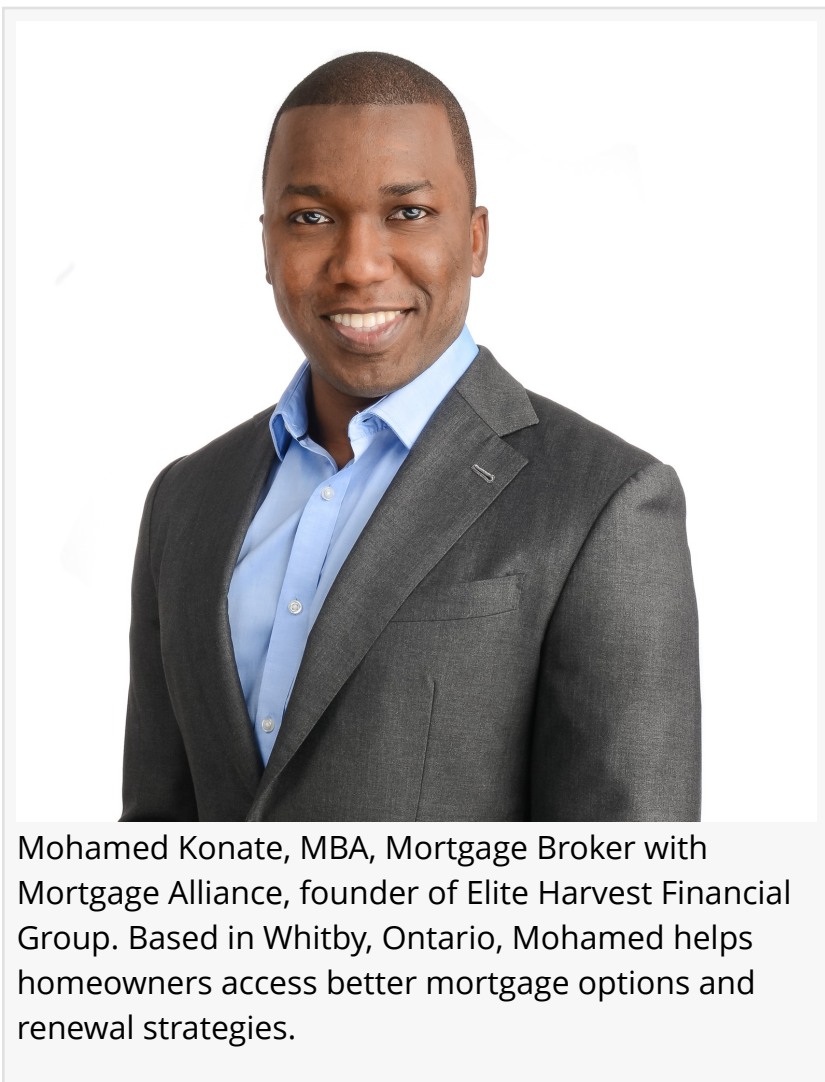
to find better rates, more flexible terms, and unbiased advice during renewal.

“These are smart questions,” said Konate. “The truth is, for most A-lender mortgages in Ontario, homeowners don’t pay me a fee — I’m compensated directly by the bank when their mortgage funds. That means they get my guidance, lender access, and strategy at no cost to them.” The program encourages homeowners to bring their renewal letter from their bank and receive a Free Mortgage Renewal Review. Many homeowners discover lower rates, better prepayment privileges, or more flexible terms simply by exploring options beyond their current lender.

“Even a small difference in rate or penalty structure can save thousands over the term,” added Konate. “But the real win is giving people the confidence to make an informed decision.”

To get started, Whitby and Durham Region homeowners can complete a quick intake form at mortgage.mohamedkonate.ca/mortgage-broker-whitby for a [Free Mortgage renewal review in Whitby](#). No obligation. No upfront fees. Full transparency.

Book your Free Mortgage Renewal Review today — before signing your renewal letter. Homeowners with renewals in the next 90 days are encouraged to book early to secure better



Mohamed Konate, MBA, Mortgage Broker with Mortgage Alliance, founder of Elite Harvest Financial Group. Based in Whitby, Ontario, Mohamed helps homeowners access better mortgage options and renewal strategies.

terms.

About Elite Harvest Financial Group

Elite Harvest Financial Group, led by Mohamed Konate, MBA, is a mortgage and financial services firm proudly serving Whitby and the Durham Region. As a licensed Mortgage Broker with Mortgage Alliance (Lic. #10530), Mohamed helps homeowners compare mortgage options, avoid unnecessary costs, and create smarter renewal and refinancing strategies. The firm is built on one promise: Clarity. Choice. Confidence.

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Discover the Benefits of a Broker — Mohamed Konate, MBA, Mortgage Broker with Mortgage Alliance, helping Whitby homeowners access better mortgage options and competitive rates.

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