

Kitchener-Waterloo Mortgage Agent Helps Self-Employed and Newcomer Buyers Reach Closing When Banks Say No

Bennett Capital Group, operating under Mortgage Architects, specializes in mortgage files that traditional lenders often decline

KITCHENER, ON, CANADA, July 16, 2026 /EINPresswire.com/ -- For many buyers in Kitchener-Waterloo, a bank decline has nothing to do with whether they can afford a home. It has to do with how their income looks on paper. Self-employed borrowers who write off expenses to lower their taxable income, and newcomers to Canada who haven't built up local credit history yet, are two of the groups most often turned away by traditional lenders even when they're financially strong buyers.



Tracy Bennett

Tracy Bennett, a licensed Mortgage Agent with [Mortgage Architects Bennett Capital Group](#), works with these buyers every day. Through access to more than 50 lenders across Canada, she places files with banks, alternative lenders, and specialized programs that traditional institutions won't consider, giving buyers who would otherwise be declined a real path to closing.

"A bank decline is often just a sign that the file doesn't fit that bank's box. It's not a sign the buyer can't get a mortgage," said Bennett. "My job is to find the lender whose box it does fit."

Bennett has worked in the mortgage industry since 1988 and has been with Mortgage Architects since 2015. She ranks among the top 4% of Mortgage Architects' nearly 2,000 agents nationally and has closed more than 2,025 mortgages since joining the network, earning recognition including Diamond Club, Gold Club, and Velocity Ambassador status.

For real estate professionals, financing complexity is one of the most common reasons a conditional offer falls through after it's already accepted. Bennett Capital Group works with realtors across Kitchener, Waterloo, Cambridge, Guelph, Stratford, Woodstock, and Brantford to pre-assess complex buyer files early, before an offer is written, so financing surprises don't derail a closing.

Realtors with self-employed clients, newcomer clients, or buyers considering a renovation purchase are invited to connect with Bennett Capital Group for a no-cost file review.

About Mortgage Architects Bennett Capital Group

Mortgage Architects Bennett Capital Group is based at 629 Guelph Street, Kitchener, Ontario, and serves buyers across the Kitchener-Waterloo region. Tracy Bennett is a licensed Mortgage Agent under FSRA license #M08001257, operating under Mortgage Architects, a licensed mortgage brokerage under FSRA license #12728.

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