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## RE: Update on launch of B2B Bank mortgages

Dear Valued Broker:

We are committed to keeping you updated as the July 7<sup>th</sup> date draws near for B2B Trust to become B2B Bank (pending regulatory approval).

With that in mind, we've compiled an FAQ that covers questions you might have regarding the launch of B2B Bank, such as whether there will be changes in: how you will work with us; how to submit applications; products; and, compensation. If you have additional questions, give us a call, we'd be happy to speak with you!

### The launch of B2B Bank

**1. Why is B2B Trust becoming B2B Bank?**

This change better represents the nature of our business and enhances our dedication towards the mortgage broker and financial advisor community. With our head office located in Toronto, Ontario, B2B Bank will fund, administer and service mortgages to the mortgage broker community in all provinces, except Quebec.

**2. Will you still be affiliated with Laurentian Bank?**

**Yes**, we will remain a fully-owned subsidiary of Laurentian Bank.

**3. What happens to my clients who have a Laurentian Bank mortgage?**

If your client has an application in the system, or holds a Laurentian Bank mortgage as of July 6<sup>th</sup>, Laurentian Bank will remain registered on title. New mortgage applications that are submitted after July 7<sup>th</sup> will be registered on title with B2B Bank (if they are approved).

### Working with B2B Bank

**4. Will your phone number change?**

**Yes!** As of July 7<sup>th</sup>, we're moving to one central B2B Bank phone number (1.800.263.8349) and to reach the Mortgages department, you simply need to select the **Mortgages** option from the menu.

**5. Will the email for my Business Development Manager and underwriter change?**

**Yes!** Email addresses for the mortgage team will change to [firstname.lastname@b2bbank.com](mailto:firstname.lastname@b2bbank.com) (e.g., john.smith@b2bbank.com).

**6. Will my underwriter change?**

**No**, you'll continue to work with the same underwriters and Business Development Managers with whom you have built relationships.

**7. Will my compensation change after July 7?**

**No**, your compensation will not change.

### Submitting and changing applications

**8. How do I submit my mortgage deals on Filogix as of July 7<sup>th</sup>?**

When you submit your mortgage applications, you should select **B2B Bank** from the drop-down menu. This option will replace the Laurentian Bank (ON) option that you currently use.

**9. How can I change a Laurentian Bank mortgage or application after July 6<sup>th</sup>?**

To revise a Laurentian Bank mortgage or application, you will need to contact our office directly as the Laurentian Bank (ON) option will no longer be available as of July 7<sup>th</sup>; however, you won't need to resubmit the application.

**Product changes**

**10. Will there be any changes to the product or program line up?**

The B2B Bank HELOC will be available to new clients after July 7<sup>th</sup>; however, there are no immediate plans to change any other products or programs.

**11. How does the B2B Bank HELOC differ from the existing Laurentian Bank HELOC?**

The B2B Bank HELOC that comes into effect on July 7, 2012 features certain enhancements, including:

- \* Internet accessibility to make online transactions (not just view only)
- \* The addition of a monthly payment option of interest only via automatic debit
- \* The first cheque order (50 cheques) is free on newly opened accounts (cheques are ordered on request)

**12. Will my existing clients who have a Laurentian Bank HELOC be affected by the B2B Bank HELOC?**

**No**, the B2B Bank enhanced HELOC will have no effect on your existing Laurentian Bank HELOC clients. They will continue to hold a Laurentian Bank HELOC; however, the Laurentian Bank HELOC will no longer be available to new clients as of July 7<sup>th</sup>.

The countdown is on for the launch of B2B Bank and we are looking forward to many more years of working together with you to help you build your business. If you have any questions, please speak with your Business Development Manager or call us at 1.877.812.8522 or, in Toronto, at 416.947.5174.

Sincerely,

Marcello Infante  
AVP Business Development  
B2B Trust

P.S. A copy of this, and all other mortgage broker communications, can be found in our online **Communications Centre** at [b2btrust.com/communications](http://b2btrust.com/communications).