

## About B2B Bank Mortgages



**BANKING THAT WORKS** *FOR BROKERS*<sup>®</sup>



**Banking  
that works  
for brokers**





## The B2B Bank Advantage

B2B Bank is growing. We are committed to being a leader in the broker mortgage market with a wide variety of mortgage solutions to meet your needs.

Our complete portfolio of mortgage solutions and range of qualifying credit criteria means that we have more options for your traditional and non-traditional borrowers. We believe our mortgage solutions, combined with our expanded broker-focused service model, distinguish us in a very competitive market, and give you a distinct advantage when providing valued mortgage advice to your clients.

Our National Business Development team is knowledgeable and accessible to support you, wherever you do business. They are backed by an expanded credit management team dedicated to delivering the right mortgage solutions for your clients.

In addition to attractive rates, our competitive compensation models and value-added programs mean working with B2B Bank is rewarding for you and your clients.

# B2B Bank Mortgage Solutions

Working with B2B Bank means that you have access to a wider selection of products and financing options than are available from most other lenders.

Our traditional mortgage solutions include insured and conventional options for most residential property buyers and owners – from single family homes to 1 - 4 unit rental properties. We also offer value-added programs such as Cash Back and Purchase (or Refinance) Plus Improvement programs to help clients make their dream home a reality.

Beyond amortizing mortgages, B2B Bank offers solutions to help you expand your client reach. You can choose from our Home Equity Line of Credit (HELOC) or the ultra-flexible Homeowner's Kit, which combines mortgage options and accessible lines of credit into one easy-to-use financing solution.

Our non-traditional mortgage solutions are designed to help those clients with unique circumstances. We strive to make sense of your clients' unique and individual needs to ensure we offer your clients the best mortgage solution possible.

# Mortgage Solutions

## Borrower Types

### Traditional

Solutions for well qualified borrowers that meet traditional, generally accepted, underwriting guidelines:

- High Ratio
- Conventional

### Non-traditional

Solutions for borrowers who may not meet traditional underwriting guidelines, or who may:

- be self-employed and stating their income
- have experienced past credit impairment
- have elevated debt ratios

## Financing Options

### Fixed rate

- Convertible
- Open
- Closed

### Variable rate

### Home Equity Lines of Credit

### Homeowner's Kit

- Up to 3 mortgages and 3 lines of credit in a single solution

## Payment Options

### Terms

- 6 month convertible
- 6 month and 1-year Open
- 6 month to 10-year Closed
- 3 or 5-year for Variable rate

### Amortization

- Up to 35 years

### Payments

- Monthly, Bi-weekly, Weekly, Accelerated Bi-weekly, Accelerated Weekly
- Prepayment privileges

## Doing Business with B2B Bank

Today, we provide mortgages and lines of credit through more than 800 brokerages and over 4,000 brokers and agents across the country.

We're looking forward to helping you expand your business. Please visit [b2bbank.com/contactus](https://www.b2bbank.com/contactus) to find your local Business Development Manager to get started. Once approved, we are ready to receive your deals.

## A Service-Based Approach

Your Business Development Manager is your key point of contact to learn about our breadth of product and program offerings. They are on top of industry news and trends and can be a great resource as you expand your business and develop stronger relationships.

Your Business Development Manager will introduce you to our experienced credit management team, who will work with you on all your deal-specific enquiries and adjudicate your applications. Our service-based approach means we carefully consider the applications you submit and we work with you to get to know the client behind the application.

Our team will get to know you, and the needs of your clients, so they can recommend the most effective solutions and help your clients feel confident about choosing a mortgage professional for their mortgage needs.

At B2B Bank, we're focused on working with brokers and understanding your needs. That's why we offer a wide range of innovative products and services to help you get your deals funded.

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From Underwriting Guidelines to work flows, and details on all of B2B Bank's mortgage solutions please contact your Business Development Manager, or call **1.800.263.8349**, or visit **[b2bbank.com/contactus](https://www.b2bbank.com/contactus)**.

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603-08-100E (08/01/2014)

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