

How does a bank that serves mortgage brokers work for you?



Working with **your**
broker to bring
solutions to **you.**



By giving you
a choice.



Welcome to B2B Bank.

We believe that all Canadians should have access to independent financial advice. We work with your broker, so they can offer you the products and services you need to reach your financial goals.

Our products and services include:

- Investment and RSP Loans
- Banking Services
- Mortgages
- Deposits
- Investment Accounts and Services





B2B Bank **Mortgages.**

Your mortgage is one of the biggest investments you'll ever make. You want a mortgage lender you can trust and who has your best interests at heart. We agree.

It takes more than a selection of mortgage types and good pricing to be able to offer a superior choice all around. We understand that and believe in the value of independent financial advice to help you make the right decisions. We help Canadians from coast to coast meet their unique mortgage needs through a network of mortgage professionals.

Whether you are purchasing your first home, searching for a vacation retreat, investing in a rental property or refinancing to reach your goals, we can help with a wide variety of mortgage solutions to meet your unique needs. Speak with your mortgage professional to learn more about our solutions and discuss which one might be right for you.

Which type of borrower are you?

- I can meet traditional qualification requirements and provide a minimum 20% equity
- I can meet traditional qualification requirements but my down payment might be as low as 5%
- I can provide income documentation, but not in the traditional manner
- I'm self employed
- I need more cash flow flexibility



B2B Bank can help!



Financing options

- **Purchase and Refinance**
- **Bridge financing** for up to 30 days¹
- **Portable mortgage** – transfer, or port, your current B2B Bank mortgage rate, loan balance and maturity date to your new home²





Payment options

- Monthly, bi-weekly and weekly payment frequency options to suit your schedule and needs
- Pay down your mortgage faster with accelerated mortgage payments (bi-weekly or weekly)³
- Further accelerate your path to mortgage freedom by taking advantage of our 15/15 privileges. Once each calendar year, at any time, and free of charge, you can:
 - Increase your mortgage payments (principal and interest) by up to 15% over your current payments²
 - Prepay up to 15% of the original mortgage principal⁴

b2bbank.com/mortgages

To learn more about which B2B Bank mortgage solution is right for you, speak with your broker. For day-to-day inquiries about the B2B Bank products you hold, speak with one of our knowledgeable and friendly Client Service Representatives at **1.800.263.8349** from **Monday to Friday** between the hours of **8:00 a.m.** and **8:00 p.m. ET.**

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¹Issued by Laurentian Bank of Canada. ²Certain conditions apply. ³Not available for variable rate payment option. ⁴This prepayment privilege is non-cumulative and is available after the first anniversary of the mortgage. Not available for variable rate mortgages with variable payments. All mortgages are funded by, registered in the name of, administered and serviced by B2B Bank. ©HOMEOWNER'S KIT is a registered trademark of Laurentian Bank of Canada. ©B2B BANK is a registered trademark of B2B Bank.