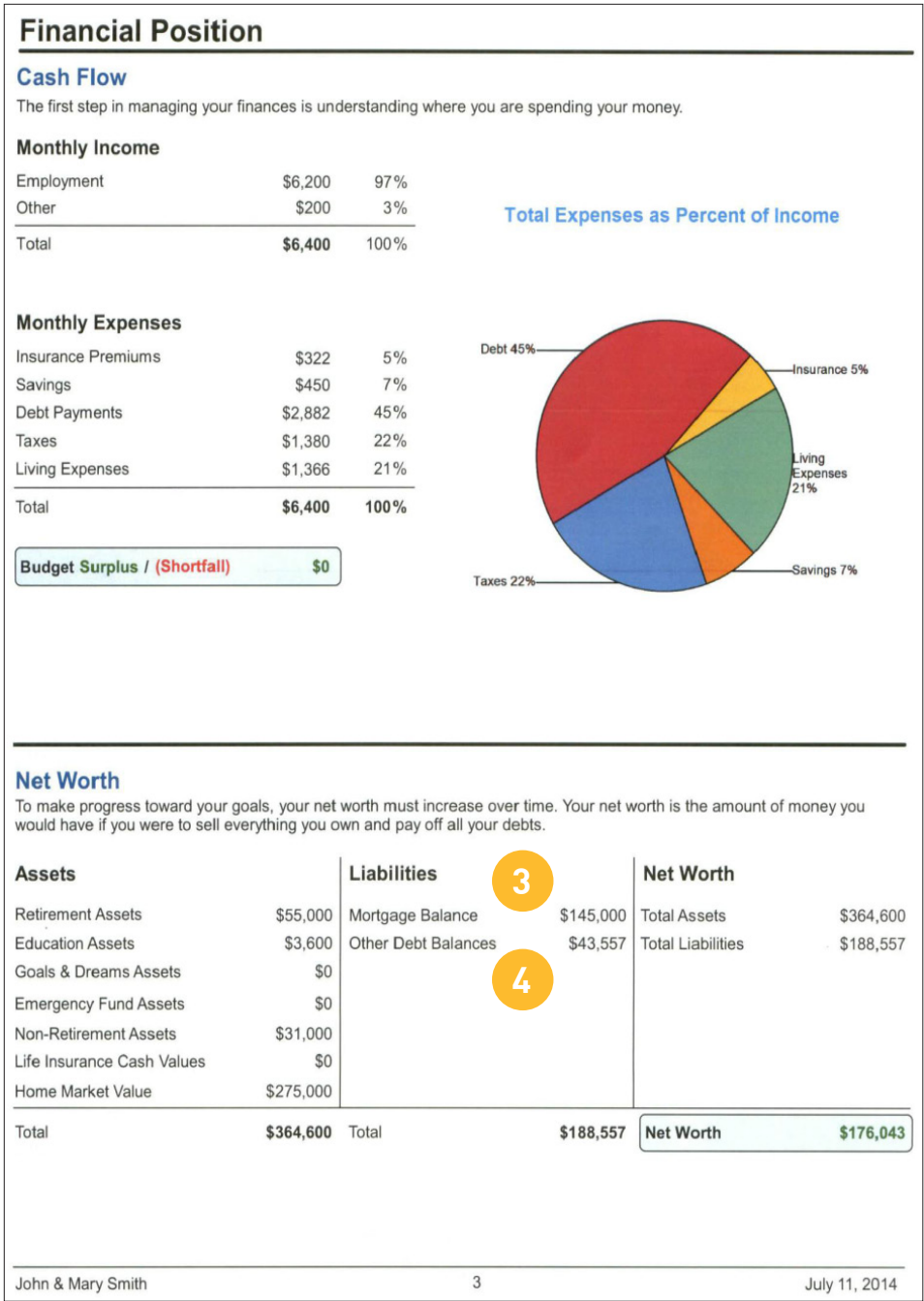


Is a SMART Loan referral the right solution for your client?

The financial needs analysis tells all



1 Stable income?

2 Own a home?

3 Existing mortgage?

4 Other debt?

(Home Market Value x 80%) – Mortgage Balance = Potential for debt freedom

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