

Home Equity Line of Credit

Conventional Broker Mortgages

The Home Equity Line of Credit (HELOC) offers your clients a convenient way to unlock the equity they've built up in their home and use those funds if and when they need them. The HELOC is a revolving line of credit that gives clients access to up to 65% of the appraised value of their home.

1. Why a line of credit?

With the B2B Bank Home Equity Line of Credit, you have the added convenience of:

- Viewing your account balance, performing inter-institution fund transfers (IIFT) and paying bills via B2B Bank Online Banking on onlinebanking.b2bbank.com.

COMPLEMENTARY SOLUTIONS	CREDIT GUIDELINES	VALUE-ADDED FEATURES, OPTIONS AND ALTERNATIVES
<ul style="list-style-type: none"> • Purchase • Refinance <p>Exclusions</p> <ul style="list-style-type: none"> • Rental • Vacation/Secondary home • Purchase Plus Improvements 	<ul style="list-style-type: none"> • Max. LTV: 65% • >660 GDS/TDS: 39%/44% • Borrower must qualify using greater of mortgage line of credit reference rate + 2% OR prescribed applicable rate for mortgage qualification, with payment calculated using a 25 year amortization 	<ul style="list-style-type: none"> • Can be registered as a Homeowner's Kit when combined with a B2B Bank Standard Residential mortgage (purchase or refinance)

Overview

Terms	Revolving
Eligible properties	<ul style="list-style-type: none"> • 1 - 4 units • Owner occupied, primary residence
Payment frequencies	Monthly (interest-only payment required)
Maximum amortization	Not applicable
Lending areas and loan amounts	Contact your Business Development Manager for more information.

Local support. National coverage. At B2B Bank, you'll find a knowledgeable National Business Development team, experienced credit managers, competitive compensation and an impressive range of mortgage solutions. To us, that's what banking that works for brokers is all about.

For more information, contact your Business Development Manager or visit b2bbank.com/brokermortgages.

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