

Our programs empower you to meet the needs of your diverse client base, including those who may not meet traditional lending criteria:

- Alt A, Insured and Conventional Prime mortgage solutions
- Net Worth Program based on client investments, with a minimum requirement of only \$150,000
- Equity 50 and Equity 65 Programs
- Flexibility for self-employed clients with the Business for Self 2-Year Bank Statement Program

Our streamlined processes and extensive support help simplify your role:

- Dedicated local support and national coverage
- Attentive, fast and thorough service
 - End-to-end key contacts dedicated to each file
 - Immediate feedback on each file submission (in hours)*
 - Files underwritten within 2 business days (once assigned)
- Common sense underwriting, focused on providing the best possible service and ensuring the right mortgage solution for each client
- Clearly defined lending areas across most geographical areas

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, please contact your **Business Development Manager** or visit b2bbank.com/mortgages.

* Each file submitted will receive feedback during our business hours only. Files submitted at the end of, or outside of, our business hours will receive feedback the next business day.

All mortgages are subject to credit approval. Certain conditions apply. All mortgages are funded by, registered in the name of, and administered and serviced by B2B Bank.

Debt service flexibilities are based on the overall assessment of the strength of the overall application. B2B Bank is a wholly-owned subsidiary of Laurentian Bank of Canada. B2B Bank acts solely in the capacity of lender and/or account administrator, and does not provide investment advice. Dealers, advisors and brokers, not B2B Bank, are responsible for determining the suitability of products and services for their clients and for informing them of any related risks. Any loan approval by B2B Bank should not be construed as an endorsement of any investment choice, program, or strategy. All loans are subject to credit approval and borrowed monies are due and payable regardless of the performance of the investments. B2B Bank products and services are only available through financial intermediaries. Satisfying the minimum credit score requirement alone does not automatically entitle the borrower to debt service flexibilities.

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