



### The best option for clients:

- Who are looking for flexible short-term financing with no restrictions
- Who have proven income
- Who are looking for the ability to payout at any time without charge
- Who have a 600+ beacon

### Our finder's fee is:

1 year open      100 bps

<b>LOAN PURPOSE</b>	Purchase   Refinance   Equity take outs
<b>LTV/LOAN AMOUNT</b>	Up to 80% Max for primary financing or primary plus secondary financing Min. loan \$100,000 Max. loan \$750,000 Amounts over the above stated limits may be available on a case-by-case basis Geographic, property, and credit restrictions apply
<b>AMORTIZATION</b>	Up to 30 years
<b>TERM</b>	1 year
<b>BEACON</b>	600+ for primary borrower 550+ for co-borrowers Discharged from bankruptcy with active tradelines Consumer proposals considered (must be discharged or paid out from proceeds)
<b>INCOME DOCUMENTS</b>	Standard documentation requirements apply Refer to <a href="http://BwBrokerinfo.ca/income">BwBrokerinfo.ca/income</a> for the full list of income documents
<b>BORROWER QUALIFICATIONS</b>	Qualifying at the contract interest rate +2%
<b>LENDER FEE</b>	2%
<b>APPRAISALS</b>	Appraisals can be requested through three trusted <a href="#">appraisal</a> management companies
<b>GDS/TDS</b>	Up to 45% GDS / 50% TDS
<b>DOWN PAYMENT</b>	10% must be from own resources or gifted, 20% minimum
<b>PROPERTY TYPE</b>	Marketable, owner-occupied dwellings Rental properties Second/vacation properties accepted Rural properties (agricultural zoned properties not accepted)
<b>LOCATIONS</b>	Lending in BC, AB, SK, MB and ON only Lending in urban and rural areas Find a full list at <a href="http://BwBrokerinfo.ca/lending-areas">BwBrokerinfo.ca/lending-areas</a>
<b>RATE HOLDS</b>	10 days from date of approval 60 days from date of approval with signed commitment
<b>PAYMENT FREQUENCY</b>	Monthly Semi-monthly Bi-weekly Weekly