

PEAK PERFORMANCE PROGRAM

See your earnings climb even higher.

Our **Peak Performance Program** is designed to help you as a broker, maximize your earnings. Which means more cash back at the end of the year for those things on your wish list—expanding your business, a vacation or even upgrading your ride.

And like a good partner, we're here to guide you every step of the way with expert advice, lending solutions and super-competitive rates for your alternative clients.

Talk to your BDM now about how **Peak Performance** can get you to the top of the mountain.

Program runs every calendar year.

Jan.1 to Dec. 31.

CRITERIA	BASECAMP	RUNDLE	MATTERHORN	EVEREST
Volume Threshold	Below $3m	$3m per annum	$5m per annum	$10m per annum
Finder's Fees	1 Year 60 bps 2 Year 70 bps 3 Year 80 bps	1 Year 65 bps 2 Year 75 bps 3 Year 85 bps	1 Year 70 bps 2 Year 80 bps 3 Year 90 bps	1 Year 80 bps 2 Year 90 bps 3 Year 100 bps
Efficiency Ratio			65% (total funded/total committed) +5 bps	65% (total funded/total committed) +5 bps
Payment Frequency	After funding	Pay additional finders fees annually | Pay efficiency bonus annually		
Max Example (1 year term + 65% efficiency)	60 bps	65 bps	70 bps +5 bps =75 bps	80 bps + 5 bps =85 bps

Efficiency gets your deals done faster. That's why we offer an **efficiency bonus of 5bps** to brokers who maintain a 65% commit to fund ratio (total funded/total committed). **Matterhorn peak or higher.**

Pooling options are available. Questions about pooling? Ask your BDM.

Program is retroactive. If you're at Base camp for Q1, Q2 and Everest for Q4, we'll pay the additional bps **on all your deals** (not just the ones at higher peaks) **right from the start.**

No need to sign up, just set your sights on the levels you hope to achieve. With added efficiency bonus, you can watch your earnings climb.

Get **quarterly scorecards** to stay on top of your progress and keep an eye on how close you are to reaching your next peak.

Payment is annual. Take home your extra earnings when the year is complete. Buy yourself something nice.

This program is for Bridgewater Bank approved broker use only and is subject to change or cancellation at any time, without prior notice. The invitation to participate in this program is non-transferable and a partner's participation can be terminated at any anytime for any reason. All requirements must be met to qualify and Bridgewater Bank has absolute discretion in determining any and all entitlement to the loyalty program compensation and benefits. Further terms and conditions may apply.

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BRIDGEWATER BANK GATEWAY

Simple Mortgage™



The best option for clients:

- Who are salary or commission earning employees
- Who have straightforward proven income sources
- Who have a 500+ beacon score

Our finder's fees are:

1 year closed	60 bps
2 year closed	70 bps
3 year closed	80 bps

LOAN PURPOSE	Purchase | Refinance | Equity take outs
LTV/LOAN AMOUNT	Up to 80% Min. loan $100,000 Max. loan $2,000,000* *Subject to underwriting. Sliding scale applies over $1M. Geographic, property, and credit restrictions apply.
AMORTIZATION	Up to 35 years
TERM	1,2 and 3 year fixed terms available
BEACON	500+ Discharged from bankruptcy with active tradelines Consumer proposal considered (must be discharged or paid out from proceeds)
INCOME DOCUMENTS	A job letter and recent pay stub from employer for salaried and commission-based employees 2 years of T1 Generals with corresponding NOAs for commission-based employees **Owner-occupied properties with a rental suite:** • 50% of market rent added to income from an approved appraiser Refer to BwBbrokerinfo.ca/income for a full list of required income documents
BORROWER QUALIFICATIONS	Qualifying at the contract interest rate +2%
LENDER FEE	1%
APPRAISALS	Appraisals can be requested through three trusted appraisal management companies
GDS/TDS	Up to 55% GDS / 55% TDS
DOWN PAYMENT	10% must be from own resources or gifted, 20% minimum
PROPERTY TYPE	Marketable, owner-occupied dwellings Mobiles (max. 10 years old, geographic restrictions apply) Second/vacation properties accepted Rural properties (agricultural zoned properties not accepted)
LOCATIONS	Lending in BC, AB, SK, MB, ON, NB, NS, NL and PE only Lending in urban and select rural areas Find a full list at BwBbrokerinfo.ca/lending-areas
RATE HOLDS	10 days from date of approval 90 days from date of approval with signed commitment
PAYMENT FREQUENCY	Monthly Semi-monthly Bi-weekly Weekly
PREPAYMENT PRIVILEGES	Up to 20% of loan amount (min. $500) can be paid once a year on anniversary date of mortgage (unused portion cannot be carried forward) Certain conditions may apply
3-2-1 PAYOUT	Early payout amounts are based on which year of the mortgage the customer is in • Year 1 of term: 3% of remaining balance • Year 2 of term: 2% of remaining balance • Year 3 of term: 1% of remaining balance Certain conditions may apply

BRIDGEWATER BANK GATEWAY

Self-Employed Mortgage™



The best option for clients:

- Who are self-employed
- Who have a 500+ beacon score

Our finder's fees are:

1 year closed	60 bps
2 year closed	70 bps
3 year closed	80 bps

LOAN PURPOSE	Purchase | Refinance | Equity take outs
LTV/LOAN AMOUNT	Up to 80% Min. loan $100,000 Max. loan $2,000,000* *Subject to underwriting. Amounts over the above-stated limits may be available on a case-by-case basis. Geographic, property, and credit restrictions apply.
AMORTIZATION	Up to 35 years
TERM	1, 2, and 3 year fixed terms available
BEACON	500+ Discharged from bankruptcy with active tradelines Consumer proposals considered (must be discharged or paid out from proceeds)
INCOME DOCUMENTS	**VERIFIED INCOME** **Sole propietor:** • T1 General including statement of business activities • Confirmation of no taxes owed • One of the following: - Business license/registration - Trade license - GST registrations/returns **Incorporated:** • T1 General tax return including statement of business activities • Confirmation of no taxes owed • Accountant prepared company financials supported by business bank statements • Current corporate search **ALTERNATIVE PROVABLE INCOME** Proprietary, specialized approach using gross-ups and add-backs available **Sole proprietor:** • Most current T1 General • Confirmation of no taxes owed • Recent financial statements or statement of business activities • One of the following: - Business license/registration - Trade license - GST registrations/returns **Incorporated:** • Most current accountant prepared financials or corporate T2s • Most current T1 General and confirmation of no taxes owed • Six months bank statements • Articles of incorporation/corporate search
BORROWER QUALIFICATIONS	Qualifying at the contract interest rate +2%
LENDER FEE	1%
APPRAISALS	Appraisals can be requested through three trusted appraisal management companies
GDS/TDS	Up to 55% GDS / 55% TDS
DOWN PAYMENT	10% must be from own resources or gifted, 20% minimum
PROPERTY TYPE	Marketable, owner-occupied dwellings Second/vacation/rental properties accepted Rural properties (agricultural zoned properties not accepted)
LOCATIONS	Lending in BC, AB, SK, MB, NS, NL and PE only Lending in urban and rural areas Find a full list at BwBbrokerinfo.ca/lending-areas
RATE HOLDS	10 days from date of approval | 90 days from date of approval with signed commitment
PAYMENT FREQUENCY	Monthly Semi-monthly Bi-weekly Weekly
PREPAYMENT PRIVILEGES	Up to 20% of loan amount (min. $500) can be paid once a year on anniversary date of mortgage (unused portion cannot be carried forward) Certain conditions may apply
3-2-1 PAYOUT	Early payout amounts are based on which year of the mortgage the customer is in • Year 1 of term: 3% of remaining balance • Year 2 of term: 2% of remaining balance • Year 3 of term: 1% of remaining balance Certain conditions may apply

BRIDGEWATER BANK GATEWAY

Open Mortgage™



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

LOAN PURPOSE	Purchase | Refinance | Equity take outs
LTV/LOAN AMOUNT	Up to 80% Max for primary financing or primary plus secondary financing Min. loan $100,000 Max. loan $2,000,000* *Subject to underwriting. Sliding scale applies over $1M. Geographic, property, and credit restrictions apply.
AMORTIZATION	Up to 35 years
TERM	1 year
BEACON	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)
INCOME DOCUMENTS	Standard documentation requirements apply Refer to BwBbrokerinfo.ca/income for the full list of income documents
BORROWER QUALIFICATIONS	Qualifying at the contract interest rate +2%
LENDER FEE	2%
APPRAISALS	Appraisals can be requested through three trusted appraisal management companies
GDS/TDS	Up to 55% GDS / 55% TDS
DOWN PAYMENT	10% must be from own resources or gifted, 20% minimum
PROPERTY TYPE	Marketable, owner-occupied dwellings Rental properties Second/vacation properties accepted Rural properties (agricultural zoned properties not accepted)
LOCATIONS	Lending in BC, AB, SK, MB, ON, NB, NS, NL and PE only Lending in urban and select rural areas Find a full list at BwBbrokerinfo.ca/lending-areas
RATE HOLDS	10 days from date of approval 90 days from date of approval with signed commitment
PAYMENT FREQUENCY	Monthly Bi-weekly Semi-monthly Weekly

BRIDGEWATER BANK GATEWAY

Rental Mortgage™



The best option for clients:

- Who are looking to purchase or refinance an investment property
- Who have a 550+ beacon score
- Who are investors with one or more rental properties

Our finder's fees are:

1 year closed	60 bps
2 year closed	70 bps
3 year closed	80 bps

LOAN PURPOSE	Purchase | Refinance | Equity take outs
LTV/LOAN AMOUNT	Up to 80% Min. loan $100,000 Max. loan $2,000,000* *Subject to underwriting. Sliding scale applies over $1M. Geographic, property, and credit restrictions apply.
AMORTIZATION	Up to 35 years
TERM	1,2 and 3 year fixed terms available
BEACON	550+ Discharged from bankruptcy with active tradelines Consumer proposals considered (must be discharged or paid out from proceeds)
INCOME DOCUMENTS	• Full T1 Generals showing net rental income • If not reported in T1 General, market rent assessment from an approved appraiser

VERIFIED INCOME

- A job letter and a recent pay stub
  If client's hours aren't guaranteed underwriter may also ask for a 2-year income history

ALTERNATIVE PROVABLE INCOME

Proprietary, specialized approach using gross-ups and add-backs

Sole proprietor:
- Most current T1 General
- Confirmation of no taxes owed
- Recent financial statements or statement of business activities supported by business bank statements
- One of the following:
  - Business license/registration
  - Trade license
  - GST registrations/returns

Incorporated:
- Most current accountant prepared financials or corporate T2s
- Most current T1 General and confirmation of no taxes owed
- Corporate search/articles of incorporation
- Six months of bank statements

BORROWER QUALIFICATIONS	Qualifying at the contract interest rate +2%
LENDER FEE	1%
APPRAISALS	Appraisals can be requested through three trusted appraisal management companies
GDS/TDS	Up to 55% GDS / 55% TDS
DOWN PAYMENT	10% must be from own resources or gifted, 20% minimum
PROPERTY TYPE	Non-owner-occupied rental/investment properties Single-family, duplex, fourplex, condo Property must be registered in personal name Non-conforming suites in major markets that conform to municipal zoning requirements considered
LOCATIONS	Lending in BC, AB, SK, MB, ON, NB, NS, NL and PE only Lending in urban and select rural areas Find a full list at BwBbrokerinfo.ca/lending-areas
RATE HOLDS	10 days from date of approval | 90 days from date of approval with signed commitment
PAYMENT FREQUENCY	Monthly Semi-monthly Bi-weekly Weekly
PREPAYMENT PRIVILEGES	Up to 20% of loan amount (min. $500) can be paid once a year on anniversary date of mortgage (unused portion cannot be carried forward) Certain conditions may apply
3-2-1 PAYOUT	Early payout amounts are based on which year of the mortgage the customer is in • Year 1 of term: 3% of remaining balance • Year 2 of term: 2% of remaining balance • Year 3 of term: 1% of remaining balance Certain conditions may apply

BRIDGEWATER BANK GATEWAY

Canadian Newcomers Mortgage



The best option for clients:

- Who have permanent resident immigration status
- Who are non-permanent residents on a valid work permit

Our finder's fees are:

1 year closed	60 bps
2 year closed	70 bps
3 year closed	80 bps

LOAN PURPOSE	Purchase | Refinance | Equity take outs
LTV/LOAN AMOUNT	Up to 80% Min. loan $100,000 Max. loan $2,000,000* *Subject to underwriting. Amounts over the above-stated limits may be available on a case-by-case basis. Geographic, property, and credit restrictions apply.
AMORTIZATION	Up to 35 years
TERM	1, 2, and 3 year fixed terms available
BEACON	550+ beacon Discharged from bankruptcy for minimum 12 months with re-established credit Consumer proposals considered (must be discharged or paid out from proceeds) CRA debt paid out from proceeds
CREDIT REQUIREMENTS	**Proof of creditworthiness through the following:** • 6 consecutive months of 2 verifiable monthly payments (Rent, utilities, cable, child care expenses, insurance premiums or documented regular savings) • Minimum 6 months of Canadian bank statements
BORROWER QUALIFICATIONS	Minimum 1 year in Canada A valid work permit with a minimum of 183 days remaining from closing date Qualifying at the contract interest rate +2%
LENDER FEE	1%
APPRAISALS	Appraisals can be requested through three trusted appraisal management companies
GDS/TDS	Up to 55% GDS / 55% TDS
DOWN PAYMENT	Minimum 10% of total required, must be from own resources or gifted See BwBbrokerinfo.ca/down-payment for a list of approved down payment sources Down payment must be seeded in Canadian bank for a min 90 days
PROPERTY TYPE	Owner-occupied properties
LOCATIONS	Lending in BC, AB, SK, MB, ON, NB, NS, NL and PE only Lending in urban and select rural areas Find a full list at BwBbrokerinfo.ca/lending-areas
RATE HOLDS	10 days from date of approval | 90 days from date of approval with signed commitment
PAYMENT FREQUENCY	Monthly Semi-monthly Bi-weekly Weekly
PREPAYMENT PRIVILEGES	Up to 20% of loan amount (min. $500) can be paid once a year on anniversary date of mortgage (unused portion cannot be carried forward) Certain conditions may apply
3-2-1 PAYOUT	Early payout amounts are based on which year of the mortgage the customer is in • Year 1 of term: 3% of remaining balance • Year 2 of term: 2% of remaining balance • Year 3 of term: 1% of remaining balance Certain conditions may apply