

Broker Package



Logical Lending Solutions
If the deal makes sense we
will lend on it



Quick Approvals
Get your clients approved within
hours of submission



Competitive Rates
Provide excellent rates
to your clients

1-888-777-9002

info@homecredits.ca | www.homecredits.ca



Home Credits Broker Network

Home Credits is a private mortgage lender, our team is highly motivated to provide you with a successful lending experience, so your clients get what they need. With our focus on broker success, Home Credits excels in offering fast and competitive solutions that keep your clients' best interests in mind. We guarantee we'll be in touch fast! No waiting, and no wasted time. We treat our brokers like our investors. We understand that your deal is important and requires immediate attention in order to maintain the client. Our focus is to provide a quick turn-around and provide pricing that your client will be happy with. Our hassle-free model is imperative to our success and yours.

Ranking	Rates	Fee	LTV
1st	8.99% ~ 10.99%	2 ~ 3%	Urban Max 70% Rural Max 70%
2nd	9.99% ~ 13.99%	2 ~ 4%	Urban Max 75% Rural Max 70%

Beacon Score: None

Term: 3, 6, 12 Months

Loan Amount: \$25,000.00 ~ \$1,000,000.00

General Guidelines

- Owner occupied and non-owner occupied considered
- Loans up to 75% LTV in all urban cities in Ontario
- Ontario Wide lending
- Status Certificate required on all condo deals
- No minimum beacon score required
- Interest Only payments
- Minimum of \$50,000 remaining equity after all mortgages



Logical Lending Solutions

If the deal makes sense
we will lend on it



Competitive Rates

Provide excellent rates
to your clients



Quick Approvals

Get your clients approved within
hours of submission



Fast Funding

Get your deals funded with in as little
as 24 hours after instructions



Tips For Funding Your Deal Faster

- Provide all the documents required on our document checklist upfront
- If the deal requires a rush closing- please advise our underwriters upfront
- Provide us with a summary of the deal so we have an understanding of what the client is looking to achieve from the loan (remember you are painting the picture for your client)
- Disclose if the client has any financial arrears upfront (Liens, Judgements, Mortgage, Income or Property tax)

Document Checklist

- Filogix Mortgage Application
- Credit Report
- Agreement of Purchase and Sale
- Mortgage Statement(s) Within 30 Days
- Property Tax Bill
- Insurance Binder
- Income on 75% LTV deals (NOA, Paystub, 6 month bank statements)

Submit Your Deals
deals@homecredits.ca
Tel: 888-777-9002



Home Equity Lending Company

1-888-777-9002 | info@homecredits.ca | www.homecredits.ca

Home Credits Financial Group Ltd. FSRA #13682