

Introducing Prudent Mortgage Broker Services

We are now accepting mortgage applications from the broker community in Ontario. Prudent is an equity lender in Ontario that has built a reputation for more than 30 years, offering financing to people who have had problems with credit. This group includes those who have:

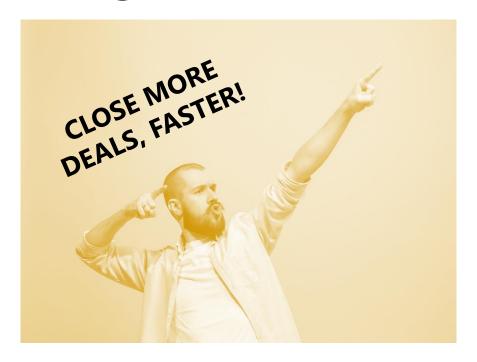
- > Filed for bankruptcy (discharged or undischarged).
- > Filed for or completed consumer proposals.
- > Defaulted credit or had late payments in the past.
- > Don't have problems with credit but have difficulty proving income, such as self-employed, pensioners, contractors, and so on.

Why you want a lender like Prudent in your corner:

- ✓ No complicated broker set-up.
- ✓ Fastest closings under a week.
- ✓ We don't always require an appraisal, depending on the equity position.
- ✓ Hands-on service and a dedicated underwriter.

- ✓ Access to decision-makers.
- ✓ We are not beacon score driven.
- We report to the Canadian credit bureaus, which is of huge value to people rebuilding credit.

Program Details



We offer 1st, 2nd, 3rd, and 4th purchase and refinance mortgages:

- 1. Up to 75% LTV.
- 2. 1 and 2-year terms.
- 3. Amortizations are available and we also offer interest only.
- 4. Fast closings (24-48 hours with all documentation submitted with the application).
- 5. Bad credit is O.K. Self-employed is O.K. We lend on equity, not credit and income.
- 6. If your client is under 50% LTV, we may not require an appraisal

For questions, to request a lender presentation, or to discuss or submit a deal, please contact Jonah Stern:

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