



# 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 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> 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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