

Product Comparison

3 levels of service available

	EXPRESS*	SERVICE +	PREMIUM*
<u>Documentation Requirements</u>			
All documents up-front	✓	✓	Preferred
Minimum 2 years salary	✓	✓	Preferred
Employment Letter/ADP Pay Stub	✓	✓	Preferred
Downpayment - 90 days history	✓	✓	Preferred
File 100% complete & accurate	✓	✓	Preferred
Application initiated but incomplete			✓
<u>Type of Submission</u>			
Out of Province Submission		✓	✓
Business For Self (BFS)		✓	✓
Purchase Plus		✓	✓
New to Canada		✓	✓
Rentals		✓	✓
B Lender Deals		✓	✓
New agents accessible		✓	
<u>Lender Access</u>			
	Specific Lender Access	Full Lender Access	Full Lender Access
<u>Underwriting Team</u>			
	Pool of Underwriters	Dedicated Team of Underwriters	Dedicated Underwriter
<u>The Desk Role</u>			
Deal Requirements Validation	✓	✓	✓
Underwriter Review		✓	✓
Full Underwriter Support		✓	✓
Deal Structure Support		✓	✓
Completes Application			✓
Connects with Clients for Docs etc.			✓
Supports requirements for closing			✓
Deal is Compliance Ready			✓
Responsible for Client Advice			
<u>Service Level Agreement (SLAs)</u>			
	✓	✓	✓
Max 1 hr acknowledgement	4 hrs to validate & submit	24 hrs to put together deal & submit	24 hrs to initiate contact with client & broker

*Coming Soon

The broker is *always* responsible for all client advice!