



Renovation Financing Platform Ontario Only



The Relationships We Build Today Shape The Future We Live Tomorrow

 /CanadianFinancial

 /Company/Canadian-Financial

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Head Office
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10060 Jasper Avenue
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Toronto Office
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Suite 200
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Winnipeg Office
193 Henlow Bay
Winnipeg, MB
R3Y 1G4

Moncton Office
300-795 Main Street
Moncton, NB
E1C1E9

- ✔ **Earn More Per Job**
- ✔ **Get Awarded More Jobs**
- ✔ **Increase Your Average Ticket Size**

- ✔ *Approvals in 1 Day*
- ✔ *No Appraisal*
- ✔ *No Legal Costs*
- ✔ *Non Reporting*
- ✔ *Open Loan*
- ✔ *Good & Bad Credit Accepted*
- ✔ *Funded to Your Client in 48 Hours*
- ✔ *We Keep You Posted and Let You (the Contractor) Know When Your Client Has Their Funds*



We Have Multiple Programs That Your Clients Can Tap Into Including:

No Payments For 12 Months - Up To \$60k (No Dealer Cost)

Up To \$200k With A 20 Year Amortization (Low Monthly Payments)



Leverage Canadian Financial's Funding Programs and Start Scaling Your Business Today

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Process & Submission



Quick and Easy Sign Up Process (24hrs)



No Credit Check to You (The Contractor)



Canadian Financial Provides Logo for Marketing



You Provide Us with Your Quote Including Customers Full Info and Our Underwriting Department Contacts the Customer Same Business Day

Merchant On-Boarding Process

- ✓ Fill Out Merchant Enrollment Application (Provided)
- ✓ Send Back Application Including:
 - ✓ Articles of Incorporation or Master Business License
 - ✓ Identification
 - ✓ Liability Insurance



Customer Submission Process

1. You or your sales reps are at point of sale, OR, a customer requests financing via online website or marketing reach out.
2. You would send over your quote to us with the customers name, phone number, email and best time to contact.
3. We would simply need acknowledgment that the borrower (your client) is aware that we will be contacting them.
4. Underwriting reaches out to the borrower and takes the app, collects docs etc and converts the file
5. Once the customer is funded the money, we let you know (the contractor) so that you can go in and get your deposit etc.

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Regular Refinance

- ✔ Up to 80% Loan to Value
- ✔ Appraisal and Legal Required
- ✔ No Maximum Loan

On the "A" Side

- ✔ Rates Starting at 2.29%
- ✔ No Fees

\$65,000 Loan
\$284.42/month Based on 2.29% Rate

\$150,000 Loan
\$656.36/month Based on 2.29% Rate

On the "B" Side

- ✔ Rates Starting at 2.99%
- ✔ Fees Starting at 2.5%

\$65,000 Loan
\$305.61/month Based on 2.99% Rate

\$150,000 Loan
\$705.26/month Based on 2.99% Rate

Second Mortgage

- ✔ Up to 85% Loan to Value
- ✔ Rates Starting at 5.99%
- ✔ No Maximum Loan
- ✔ Appraisal and Legal Required
- ✔ Combined Fees Starting at 6%

\$65,000 Loan = \$320.48/month Based on 5.99% Rate

\$150,000 Loan = \$739.57/month Based on 5.99% Rate

HELOC

- ✔ Up to 65% Loan to Value
- ✔ Rates Starting at 5.99%
- ✔ No Maximum Loan
- ✔ Appraisal and Legal Required
- ✔ Fees Starting at 2%

\$65,000 Outstanding Balance = \$650/month

Based on monthly payments equal to 1% of the outstanding balance

Prompt Loan

- ✔ Up to 80% Loan to Value
- ✔ Rates Starting at 7.99%
- ✔ Fees Starting at 6%
- ✔ No Appraisal or Legal Required
- ✔ Non-Reporting
- ✔ \$200K Maximum Loan

\$65,000 Loan = \$653.84/month Based on 8.99% Rate

\$150,000 Loan = \$1,123.75/month Based on 8.99% Rate

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