

Empowering You Through Customized Mortgage Financing

Work with a Broker who **thinks differently, works differently, and stops at nothing** to find you the ideal mortgage to suit your needs.



- ✓ Licensed from coast-to-coast
- ✓ 7000+ options
- ✓ Custom mortgage solutions
- ✓ 65+ lenders
- ✓ Servicing in 18+ languages
- ✓ Quick approvals

Last updated: July 11, 2023



To speak to a licensed Mortgage Agent,
please visit my online store: www.chrisryter.acnibo.com

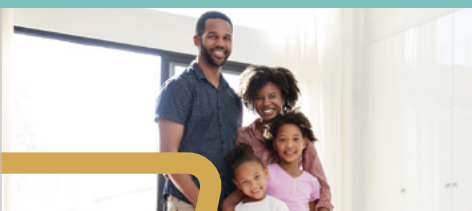
Unlock Tailored Mortgage Solutions for Your Unique Homeownership Goals

Purchase



First Time Home Buyers

Purchase your first home and start building wealth through your property's value. Take advantage of all the rebates and benefits that are only available to First Time Buyers.



New to Canada

Work with a Broker who can get you a mortgage even if you have limited income, employment or credit history.



Shared Equity

Unlock the market with our Shared Equity Program. You can buy your dream home by connecting with one of our Shared Equity Partners who can help you get up to 20% of your down payment.

Refinance



Debt Consolidation

Take advantage of paying lower monthly mortgage payments with a debt consolidation. This is a great time to ask your Broker about accessing your home equity.



Mortgage Renewal

Negotiate better interest rates and terms, reassess your financial goals and gain peace of mind and stability by renewing with an 8Twelve Mortgage Broker.



Equity Line of Credit

Use a HELOC to make a new investment, consolidate debt or pay off fees from a life-altering event (e.g. tuition, wedding, etc.).

Our Process



Step 1

Free call to discuss your needs and our products (20 minutes)



Step 2

Credit Check (with your consent)



Step 3

Document Request



Step 4

Confirm Solution

Get Help with Your Down Payment

with our Shared Equity Products

Our **Shared Equity Program** helps you buy your dream home by connecting you with partners who can help you get up to **20% of your down payment**.

How does it work?

- Step 1:** We find a Shared Equity Partner to help you with your down payment
- Step 2:** 8Twelve will provide you with a customized mortgage plan that fits your needs

Benefits of the Shared Equity Program



Help with your down payment



Lower monthly mortgage payments



No mortgage insurance required



Get into the home you want sooner

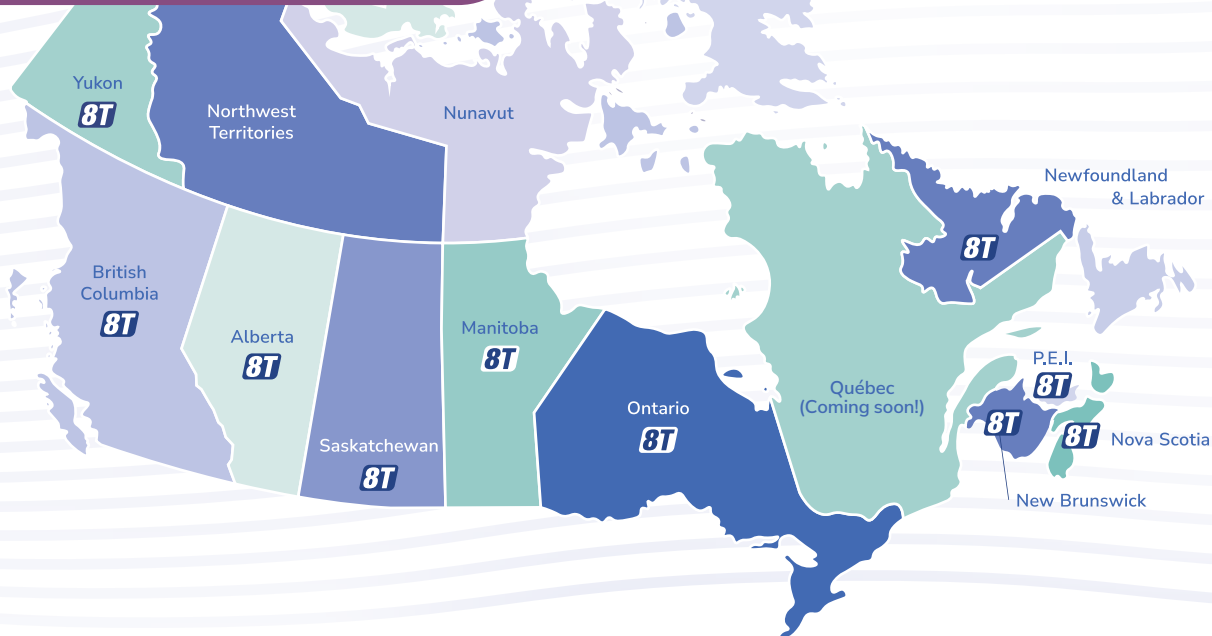


The Shared Equity Program Requirements

- ✓ Have a minimum **5% down payment**
- ✓ **Occupy the property** as an owner
- ✓ Buy a primary residence with a **minimum purchase price of \$250,000** and a **maximum of \$2.5 million**
- ✓ Live in an **eligible lending area in Ontario**
- ✓ Agree to a contract term length up to **30 years**
- ✓ Meet **flexible credit and income requirements**

The 8Twelve Advantage

We're a National Mortgage Brokerage



National Award-Winning Team



Scarlett Network Award,
Digital Innovation In A Brokerage



CMB Optimum Mortgage Award,
Brokerage of the Year

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ON	#13072	NB	#21004252	QC	#606914
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BC	#X300983	NS	#4342039	YT	#839770