

START WITH YOUR SITUATION

Your Mortgage. *More Options.*

Buying, renewing or trying to make more room in your budget? Your mortgage is worth a closer look.

Where would you like to start?

01	Buy a Home	Know what you can explore before you buy.
02	Renew Your Mortgage	Compare choices before you sign a new term.
03	Refinance Your Home	Understand what changing your mortgage involves.
04	Consolidate Debt	Review payment relief and the full cost of borrowing.
05	Increase Cash Flow	See whether your monthly budget could improve.

A HYPOTHETICAL MONTHLY PAYMENT CHANGE — NOT A MORTGAGE OFFER

BEFORE

\$3,500/mo

AFTER

\$2,800/mo

\$700/month or \$8,400 per year in lower payments

A lower payment may mean fees, penalties, a longer amortization and more total interest. This example does not mean you qualify or will save money overall. A licensed specialist needs to review your actual numbers.

WHY SPEAK WITH OUR MORTGAGE TEAM?

One Conversation. *More Choices.*

You shouldn't have to guess whether the first mortgage option you hear is the right fit. A licensed mortgage specialist can help you compare what is available.

65+

Lender partners across Canada*

8Twelve Mortgage reports working with more than 65 lenders. More sources to review may mean more choices for your situation. It never guarantees approval or a lower rate.

A licensed mortgage brokerage

8Twelve Mortgage lists Ontario FSRA brokerage licence #13072. A properly licensed specialist handles rates, mortgage recommendations, applications and eligibility.

What should you compare?

Monthly payment

What will you pay now, and how could it change?

Full borrowing cost

What are the fees, penalties, interest and length of the loan?

Your next few years

Are you buying, moving, renewing or trying to pay off debt?

We make the introduction personal.

I'll personally introduce you to a licensed 8Twelve mortgage specialist I know and work with. They'll review the mortgage choices. I'll stay in touch to make sure you've connected and your questions get answered.

*Source: 8Twelve Mortgage's published lender-network information, www.8twelve.ca/about (Oct 2026). Ontario licence is listed at 8twelve.mortgage/licenses/. 8Twelve is a separate licensed mortgage brokerage.

THE SERVICE OPPORTUNITY

More Ways to Help. *More Ways to Earn.*

Your clients already have mortgage questions. You don't need to become their mortgage expert. You need to recognize the need, make a good introduction and follow through.

Here's what you do.

01

Ask

Find out whether someone is buying, renewing or trying to improve their cash flow.

02

Introduce

With permission, personally connect them with a licensed specialist at 8Twelve Mortgage.

03

Follow through

Confirm they connected, then agree when you'll check back.

ILLUSTRATIVE WRITING-AGENT COMPENSATION

FUNDED MORTGAGE

\$500,000

APPROX. WRITING AGENT



\$500

Working example: about **\$100 per \$100,000 funded**. The approximately \$500 is the writing agent's amount **after broker/upline allocation**, not a pool to split again.

This is not guaranteed income or a published current pay schedule. Actual payment depends on funding, current written program terms, applicable licensing or registration, eligibility, required disclosures and timing. Verify the current arrangement before field use.

Two distinct roles.

8Twelve Mortgage is a separate licensed mortgage brokerage and its specialists give the mortgage advice. You own your client relationship and build your financial brokerage business. Introducing someone is not a promise of a commission.

FOR SOMEONE EXPLORING THE OPPORTUNITY

Start Part-Time. *Build With Support.*

A mortgage introduction is one way to help a family. Building a business takes more: learning the work, serving clients, earning the right licences and following through.

A practical place to start

01	Start where you are	Learn what this financial brokerage business involves and whether a part-time start fits your schedule.
02	Work with a trainer	Observe real conversations and practise with support before taking on more responsibility.
03	Get qualified	Complete the licensing or registration required for the services you provide and meet applicable program rules.
04	Serve and grow	Help clients, make suitable introductions, follow up and, if it fits your goals, develop your own team.

What the business offers

Training, practical work with families, ways to serve more needs and potential compensation when eligible work is completed.

What it doesn't promise

Guaranteed clients, mortgage approvals, commissions, recruiting income or success. Results depend on real work and approved participation.

A NATURAL NEXT CONVERSATION

“I can show you how I'm building my financial brokerage, what support you would get and what you'd actually do. Would you want to take a look?”