

Welcome
to MAC



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Product & Services - More than mortgages



Unsecured Loan Program

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- Reduce high rate credit cards
- Reduce credit card payments to improve TDS ratios and higher mortgage approval
- Improve credit score
- Small renovations vs mortgage refinancing



LENDFUL
Personal loans, made simple.



Lendful Value Proposition



LENDFUL
Personal loans, made simple.

We understand what matters

- (a) 100% online
- (b) Easy application
- (c) Online calculator to pre-qualify
- (e) Simple to use
- (f) Enhances your product suite

Existing Brand recognition

Mortgage industry networks know Lendful with 3 years of deep investment in:

Awareness
Calculator
Process
Education

Leading conversions for our segment

5 x more likely to get an approval vs the competition

-35% approval rate
-50% of approvals fund

10%+ Mortgage conversion

Lendful Consumer Loans can help your agents convert up to 10% more mortgage.

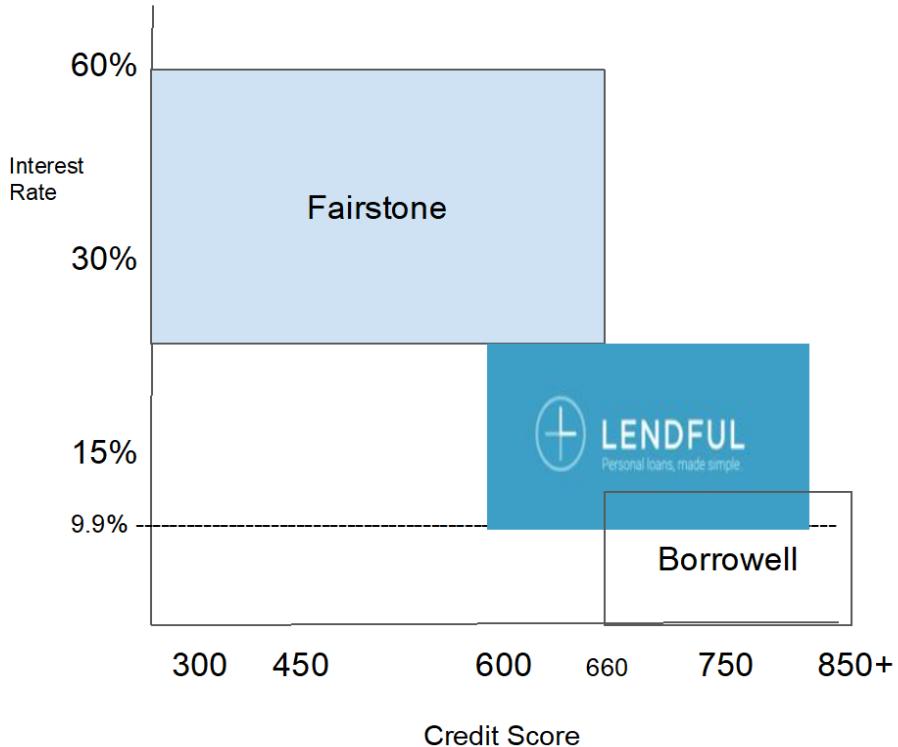
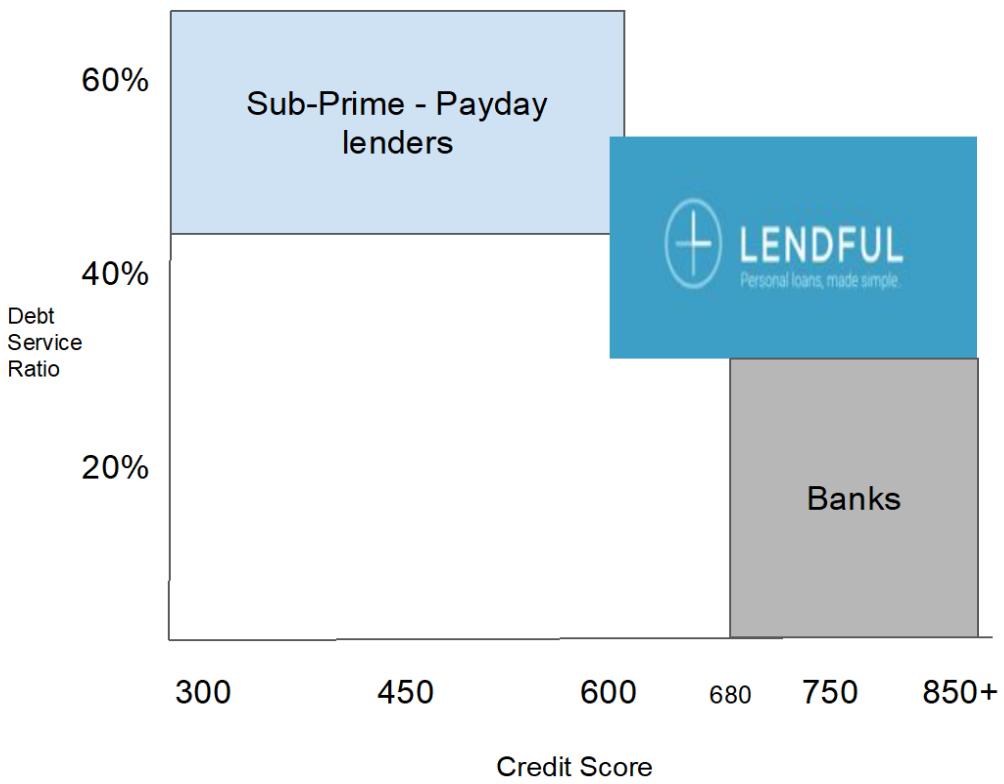
Boosts market share in highly competitive landscape.

Product Refresh

- Unsecured, open, \$5,000 to \$35,000 personal loans (no penalty to repay early)
- 6 month to 5 year terms
- Rates from 9.9% to 21.9% APR*
- Beacon minimum 600 (650 in QC and AB)
- Maximum TDS 55% (50% in QC and AB)
- Easy online application process
- 2% upfront customer fee
- 1.5% commission
- 1-3 day funding direct into account



How we are different



FAIRSTONE

Benefit from our expertise and give yourself a competitive edge by offering your clients the best possible borrowing experience.



Our solutions

A **personal loan** gives flexibility to pay for unexpected or larger expenses.

- Loan amount: \$500-\$20,000
- Rates: 27.99%-39.99%
- Term: 6 to 60 months
- Fixed payments
- No fees, no prepayment penalties
- **14-day guarantee**

With a **secured personal loan**, customers can borrow more money at a lower rate.

- Loan Amount: \$5,000-\$30,000
- Rates: 19.99%-23.99%
- Term: 36 to 120 months
- Fixed payments
- Fees vary by province /territory, prepayment penalties apply
- Secured against the property, with up to **100% Loan-to-Value**



Process



Client meeting

After assessing your client's needs, you propose a Fairstone product.



Easy referral

You complete an [online form](#) with basic information about you and your client.



Simple application

We quickly contact the client to complete the application. The loan could be disbursed the same day!

REFERRAL AND APPLICATION PROCESS

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- Check MAC Studio > Personal Loans Guide for the easy referral process.
- Lendful and Fairstone keep you informed along the way
- 1.5% referral fee

Pre-Qualification Tool

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Talk to a broker

Français

Legal Notes

Your Mortgage Market Pre-Qualification

Financially ready for homeownership? Well, you've come to the right place to find out. Your Mortgage Market lets you know **in just minutes** how much you can afford on a home based on your creditworthiness with lenders.

Start your pre-qualification now



I'm buying by myself



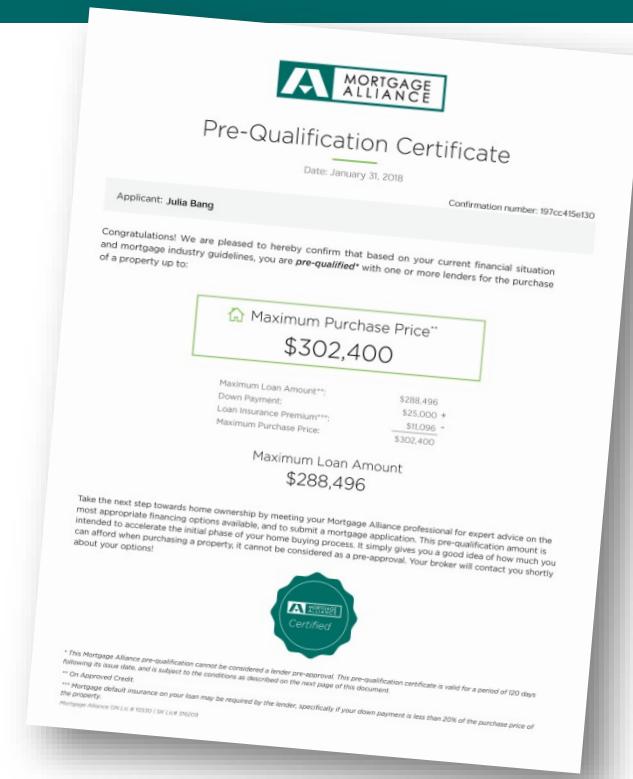
I'm buying with someone

Pre-Qualification Tool

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Powerful lead generation

- Instant Online Pre-Qualifications
- With Maximum Mortgage Amount
- +
- Free Credit Score



Pre-Qualification Requirements



- Validated with phone and email!
- Authenticated with Equifax
- Owner Occupied
- Income confirmation (min. 2yr employed, 3yr self-employed)
- Minimum down payment
- Minimum credit score
- No bankruptcy, 90-day derogatory info, etc.

Pre-Qualification Tool



- Lead appears in your BOSS
- You will receive an email and a text msg
- Lead cost \$10.

Pre-Qualification Tool

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On Your Personal Website

- Your very own Prequal Tool on your personal MAC website.
- You can turn it off in BOSS (but who wants to do that??)
- You can share the link to your own prequal tool with customers, realtor, partners

Mortgages Our Rates **MORTGAGE ALLIANCE** Resources Connect With Us

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"I can find the perfect mortgage for you"

Mortgage Alliance is the most recognized and trusted mortgage brokerage in Canada and as a Mortgage Alliance professional, I have the expertise to get the Right Mortgage for your immediate and future needs. I work for you, not the banks, and provide unbiased guidance in your mortgage decision. We work with over 60 lenders (some offered exclusively through brokers) so you have the choice, convenience and great counsel that you deserve!

4 reasons why it's smart to use a Mortgage Alliance pro [Check it out](#)

Download the Free App Online Mortgage Application Get Pre-Qualified in Minutes

MORTGAGE ALLIANCE

Pre-Qualification Tool

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[Marketing Materials Generator](#) [Feature Sheets](#) [Forms & Resources](#)

MARKETING MATERIALS

Welcome to the Marketing Materials Generator program. Below are all marketing material categories that are currently available to you.

To begin creating your own personalized Marketing Materials, simply click on the category of marketing materials you would like to create. Some of the marketing materials can be personalized here while others are more general use and can be downloaded from the library 'as is'.

Check out this helpful '[How to](#)' video to show you how to generate your own marketing materials using this tool.

Categories

 Search

Documents
(5)



Door Hanger
(2)



Email Signatures
(3)



Flyers
(20)



Logos
(3)



Postcards
(16)



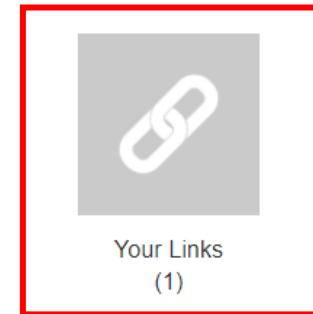
Pre-Qualification
Tool
(16)



Social Media
(87)



Trade Show
(1)



Your Links
(1)

We're here to help



Email:

product@mortgagealliance.com

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Thank you for attending

