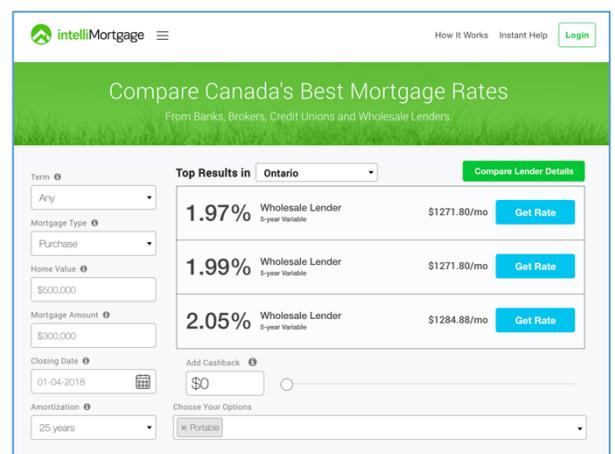


The Digital Mortgage™ from intelliMortgage (iM) is Canada's quickest way to get ultra-low-cost financing. It helps creditworthy borrowers: (1) compare all top lenders, (2) pick their own mortgage and (3) apply in 7-8 minutes. There is no salesperson bias – because there are no salespeople – and the rates are guaranteed, saving folks literally thousands versus traditional banks and brokers.

iM is a different breed of mortgage provider. It's built for net-savvy borrowers seeking:

- **More Options:** Mortgage expense entails not only the upfront rate (normal interest cost) but also the lender's fees, penalties and refinance/conversion rates after closing. iM's "Mortgage Builder" compares it all, and it can be placed right on your own website!

iM's Mortgage Builder is Canada's only search engine that filters features and restrictions from all top banks, credit unions, insurance companies, trust companies and mortgage finance companies – essentially all of Canada's most reputable lenders. It also includes product options that brokers cannot access, from the likes of RBC, CIBC, BMO, NBC, HSBC and so on.



- **Why it matters:** The more mortgage options you have, the better the chance of cutting your costs.
- **Ease & Speed:** Driving to a branch is "old line." iM is online. Clients can quickly compare all rates, apply online and securely upload their documents...in mere minutes. Help is instant via Newton, our 24/7 online mortgage bot, or via iM's friendly live mortgage concierges – available via chat, 1-800# or email. Clients receive emailed progress reports at each stage of their mortgage process so they're never in the dark about what happens next.
 - **Why it matters:** Shaving tedious hours off the financing process and eliminating uncertainty means less stress. Our amazing clients deserve nothing less!
- **Objectivity:** Provincial regulators argue that compensation, monetary incentives and limited product access bias a commissioned salesperson's recommendations. It's true. Banks will rarely send you to a better bank and brokers will rarely refer you to a non-broker lender. With iM, **you** control your mortgage selection because **you** are doing the comparing.
 - **Why it matters:** Without exposure to the most competitive mortgages, it's impossible to minimize borrowing charges.
- **Savings:** iM's ultra-efficient self-directed model slashes mortgage origination costs. That lets us take two-thirds of the lender revenue we receive and give it right back to consumers via steep discounts and cash rebates. Every iM rate is guaranteed and there is never a fee to close a prime mortgage with us.
 - **Why it matters:** On a standard \$300,000 5-year fixed mortgage, iM borrowers save approx. 0.30%-points (\$5,140) versus big bank "special offer" rates. [As of Dec 6, 2017]