ABOUT FINEVO

A better mortgage starts with better advice.



A mortgage is one of the biggest financial decisions you'll make. At Finevo, we believe getting one shouldn't feel confusing, complicated or limited to whatever one bank happens to offer.

Finevo combines experienced mortgage advice, access to 40+ Canadian lenders and a modern digital process to help you understand your options and choose a mortgage that fits your life — not just today, but for the years ahead.

OUR PROMISE TO YOU

We make mortgages clearer, give you more choice and help you decide with confidence.

FINEVO BY THE NUMBERS

$5.5B+	16,500+	40+	Since 2008
Mortgage volume funded	Clients helped	Lenders in our network	Serving Canadians

finevo.ca • 1-877-355-5750 • info@finevo.ca

Finevo Lending Group Ltd. is a licensed mortgage brokerage powered by Dominion Lending Centres. Ontario Mortgage Brokerage Licence: FSRA #12193. Licensed to serve borrowers in participating Canadian provinces: Ontario, British Columbia, Alberta, Manitoba, New Brunswick, Nova Scotia.

Mortgage products, rates and approvals are subject to lender qualification and may change without notice. Advertised rates may apply only to specific mortgage types, properties, terms and borrower profiles. Rates shown are illustrative and are not a guarantee of approval or final mortgage terms. Finevo will confirm the products, rates, conditions and terms applicable to your situation before submission to a lender. O.A.C.

YOUR MORTGAGE ROADMAP

Buy, refinance or renew. One clear process.

Every path shares the same stages. Here's what applies to you and what you can skip.

● Required
○ Depends on your situation
◌ Not needed

		Purchase Buying a home	Refinance Access your equity	Renewal Stay or switch
1	**Discovery & strategy** Goals, budget and options reviewed with you	✓ Set your budget	✓ Define your goal	✓ Compare your offer
2	**Pre-approval & rate hold** Credit and income reviewed; rate held while you shop	✓ Before you shop	◌ Not needed	○ If switching
3	**Application & documents** Full application and documents submitted	✓ Complete file	✓ Complete file	○ Switching only
4	**Property valuation** An appraisal confirms the property's value	✓ After your offer	✓ Confirms equity	○ If the lender requires
5	**Underwriting & approval** Lender verifies your file and clears conditions	✓ Lifts your financing condition	✓ Qualify on new balance	○ Simplified if switching
6	**Legal & funding** Mortgage registered and funds advanced	✓ Closing day & keys	✓ Old lender paid out	○ Sign, or transfer

Have these ready

ID — government-issued photo ID

Income — pay stub and employment letter; self-employed, two years of T1s and NOAs

Down payment — 90 days of account history

Property — purchase agreement, or mortgage statement and tax bill

Timing at a glance

Purchase — Pre-approve before you shop; final approval within your financing condition

Refinance — Allow about 30–45 days from application to funding

Renewal — Start 120 days before maturity to compare, hold a rate or switch

Not sure which path fits? We'll map it out with you.

finevo.ca · 1-877-355-5750

FINEVO

finevo.ca • 1-877-355-5750 • info@finevo.ca

Finevo Lending Group Ltd. is a licensed mortgage brokerage powered by Dominion Lending Centres. Ontario Mortgage Brokerage Licence: FSRA #12193. Licensed to serve borrowers in participating Canadian provinces: Ontario, British Columbia, Alberta, Manitoba, New Brunswick, Nova Scotia.

Mortgage products, rates and approvals are subject to lender qualification and may change without notice. Advertised rates may apply only to specific mortgage types, properties, terms and borrower profiles. Rates shown are illustrative and are not a guarantee of approval or final mortgage terms. Finevo will confirm the products, rates, conditions and terms applicable to your situation before submission to a lender. O.A.C.

WHY FINEVO

Better advice. More choice. A simpler experience.

Four ways Finevo makes your mortgage decision easier to understand and easier to act on.

Better Advice

We work for you — not one bank.

Your Finevo mortgage expert takes the time to understand your goals, your financial situation and what matters to you before recommending a solution.

More Choice

Compare options from 40+ Canadian lenders.

Instead of one lender's products, Finevo can explore options from major banks, credit unions, monoline lenders and alternative lenders.

A Clearer Process

Human when it matters. Digital where it helps.

Experienced mortgage professionals plus modern technology reduce paperwork, simplify communication and keep your mortgage moving.

Ongoing Guidance

We're here beyond closing day.

Your needs can change. Finevo can help when it's time to renew, refinance, move or review whether your mortgage still fits.

The right mortgage is about more than the rate.

Finevo helps you understand the details behind each option so you can make a more informed decision.

- Interest rate
- Monthly payment
- Fixed vs. variable
- Prepayment privileges
- Penalties
- Portability
- Term length
- Refinancing flexibility



Let's talk about your mortgage.

Whether you're buying, renewing, refinancing or simply exploring your options, I'm here to help you understand what's possible.

Dan Steinberg, CFA

Regional Vice President, Prairies & Western Canada · Licensed Mortgage Agent

403-618-0094 dan@finevo.ca

FINEVO

finevo.ca • 1-877-355-5750 • info@finevo.ca

Finevo Lending Group Ltd. is a licensed mortgage brokerage powered by Dominion Lending Centres. Ontario Mortgage Brokerage Licence: FSRA #12193. Licensed to serve borrowers in participating Canadian provinces: Ontario, British Columbia, Alberta, Manitoba, New Brunswick, Nova Scotia.

Mortgage products, rates and approvals are subject to lender qualification and may change without notice. Advertised rates may apply only to specific mortgage types, properties, terms and borrower profiles. Rates shown are illustrative and are not a guarantee of approval or final mortgage terms. Finevo will confirm the products, rates, conditions and terms applicable to your situation before submission to a lender. O.A.C.