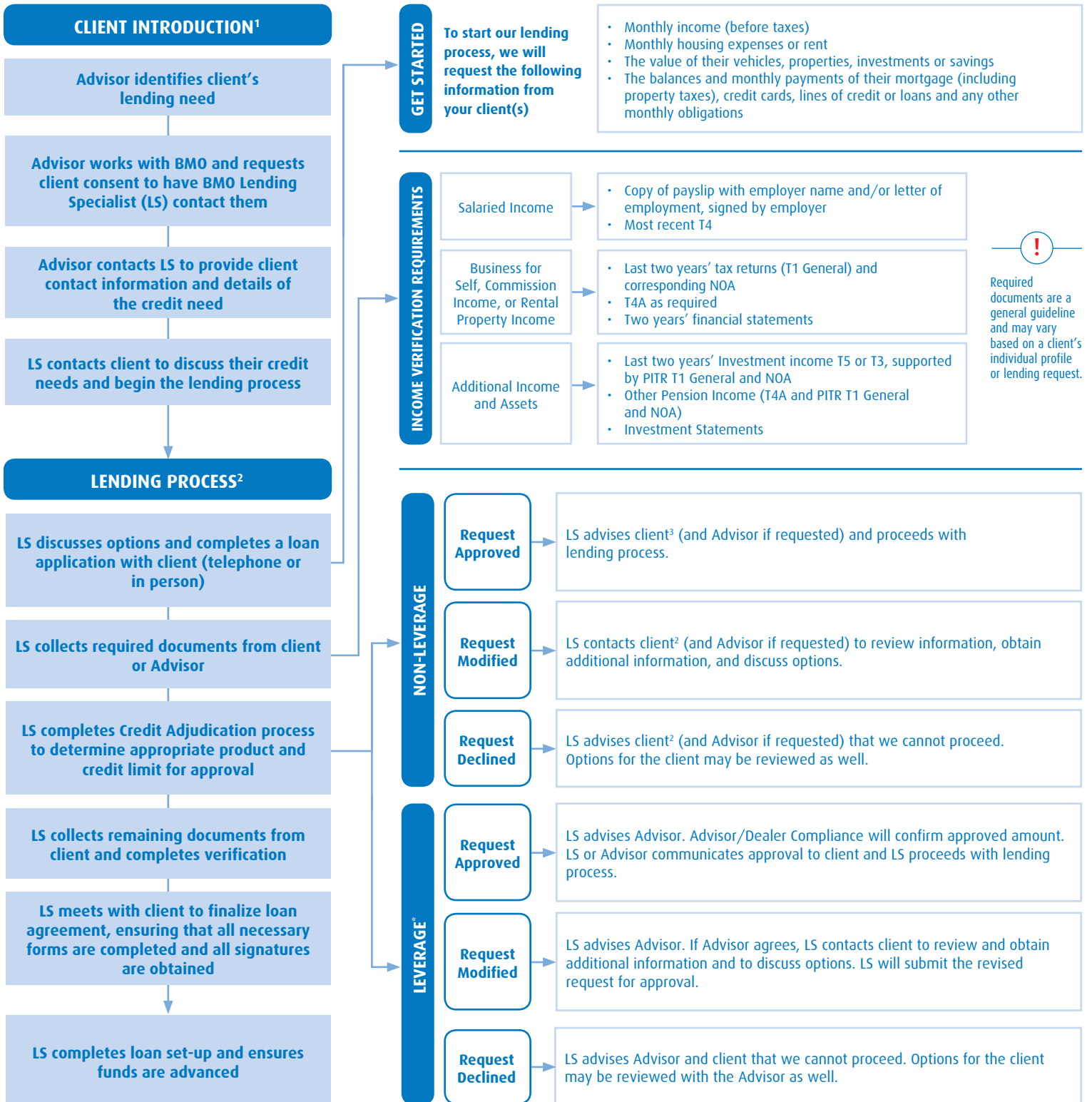


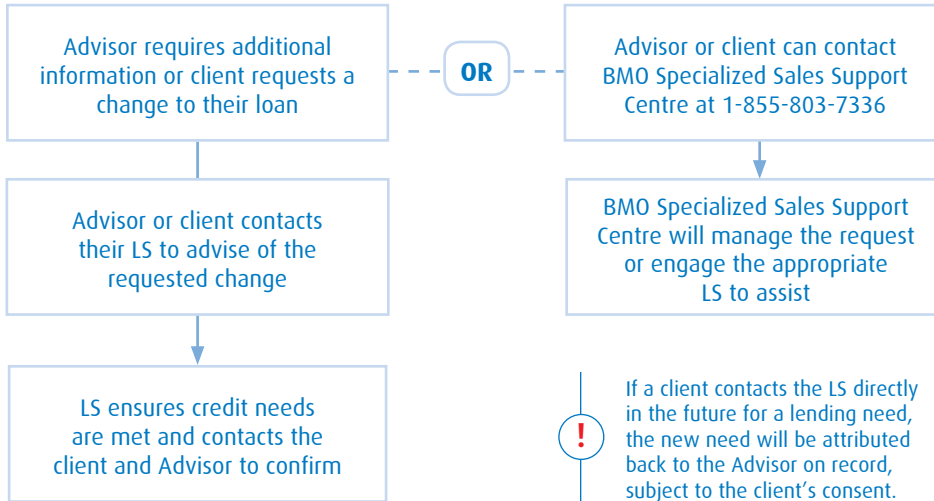
Loan Application Process

Add value to your practice, without taking on additional work



* Advisors are required to ensure they are satisfying their Compliance Department Process with respect to Leverage Review and Approval.

AFTER-SALES SERVICE



Personalized, Comprehensive Lending Process Designed to Simplify Your Business – and Support Your Growth

Think of us as your lending arm. Our simple process (from application to after-loan service) means you can devote your time and energy to building your business, and enhancing your client relationships. Our expert Lending Specialists meet with you and your clients to discuss the loan options best suited to their needs and then we take care of the rest.

An opportunity for the taking: Do your clients have debt... without a plan in place to optimize it?

BMO Specialized Lending provides complete retail lending solutions for the Canadian investment and insurance industries. Our expert lending team works with you and your clients in all aspects of debt planning and debt management, end-to-end, from coast-to-coast. We work on your behalf, so your clients remain your clients.

Contact us today to get started:



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¹ Clients that are referred to BMO Specialized Lending and continue a relationship with BMO Specialized Lending will not be solicited by BMO Financial Group ("BMO") for other products and services, but may be contacted with respect to their lending products. Clients referred by Advisors that have or have had a direct or indirect contract with other BMO channels may receive marketing, products and service offers in the future from those channels. Clients with an existing relationship with BMO, or who subsequently approach BMO for unrelated products or services, may be contacted by members of BMO for all marketing, products and service offers in the future. ² Applications and the amount clients can borrow are subject to meeting BMO's usual credit criteria. Some conditions apply. Terms, conditions and options are subject to change without prior notice. Contact your Lending Specialist for more details. Some features (for example 30 year amortization, interest only payments) must be approved and may not be available for all lending situations. ³ Dealer Compliance approval is required before any lending decision is communicated to the client.