Invest with flexible credit options.

BMO Homeowner's Line of Credit¹ — an affordable line of credit.

With a BMO Homeowner's Line of Credit, your client can enjoy the benefits of a single borrowing plan to use however they choose. The Homeowner's Line of Credit allows your client to use the equity they've built up in their home to obtain ongoing access to affordable credit. While often used for renovating or refinancing, the Homeowner's Line of Credit is also popular for investing purposes.

Helping your client's plans come to life couldn't be easier!

- The Homeowner's Line of Credit can provide financing up to 65% of the value of your client's home2 (residential property owner — occupied or rental) and is designed to save your client in interest costs.
- The Homeowner's Line of Credit offers flexibility with a revolving line of credit that are ideal for investments, large purchases, home renovations and education expenses.
- · Flexible repayment options makes budgeting easy.
- Interest is charged only on the portion of the credit limit used.



BMO Specialized Lending provides an extensive suite of lending products and financial solutions to help you achieve your financial goals. Working with your Financial Advisor, our expert, mobile lending team offers support on all aspects of debt planning and debt management.

To get started, contact us today:

To find your local Vice President visit bmo.com/specializedlending/ leadershipteam

To find your local Lending Specialist visit **bmo.com/lendingspecialist**

Find us on LinkedIn: LinkedIn.com/company/bmo-specialized-lending



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¹ Minimum credit limit of \$5,000 is required. Clients that are referred to BMO Specialized Lending and continue a relationship with BMO Specialized Lending will not be solicited by BMO Financial Group ("BMOFG") 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 BMOFG channels may receive marketing, products and service offers in the future from those channels. Clients with an existing relationship with BMOFG, or who subsequently approach BMOFG for unrelated products or services, may be contacted by members of BMOFG for all marketing, products and service offers in the future. ² BMO's usual credit criteria apply. Property appraisal and security registration are required. Charges and appraisal fees may apply. Some conditions may apply. Terms, conditions and options are subject to change without prior notice.

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