

Innovative, Customized Solutions

Your clients have needs, we have solutions.

Our expert, mobile salesforce offers support and guidance on all aspects of debt management to help your customers meet their financial goals.

Why BMO Specialized Sales?

- Flexible, mobile and personalized service, at your convenience
- Solutions customized to your client needs
- Competitive interest rates

Customized Solutions to Better Serve Your Needs²

Mortgages	Choose from a wide range of options to meet your needs: short or long-term, variable or fixed rate, open or closed.
Homeowner Readiline [®]	Combines a mortgage and line of credit into a single, flexible product.
Homeowner's Line of Credit	Use the equity in your property for investment and other purchases at secured interest rates to lower your borrowing costs.

We understand what's important to you

- **Trust:** We're part of the same trusted brand that's served Canadians for 200 years.
- **Simplicity:** Our dedicated Specialists streamline the entire process and are there to help you understand product features, programs and specific details related to your transaction.
- **Expertise:** Your BMO Specialist will recommend the mortgage option best suited to your client specific needs – and then we take care of the rest.

Work with a trusted group of experts that add value:

- Complete transaction from application to check-up service – a phone call or e-mail away
- Education and ideas to help you proactively identify inefficient debt
- Fast decisions– many within 48 hours

Customized Solutions

No two clients are alike, so lending solutions shouldn't be one-size-fits-all. BMO Specialized Sales offers an extensive suite of products and programs to meet your client needs.



We're here to help.™

¹ Approval is subject to meeting BMO's usual credit criteria. Some conditions apply. Terms, conditions and options are subject to change without prior notice. Some features (for example 30 year amortization, interest only payments) must be approved and may not be available for all lending situations. ² Clients that are referred to BMO Specialized sales and continue a relationship with BMO Specialized sales will not be solicited by BMO Financial Group ("BMO") for other products and services, but may be contacted with respect to their sales 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.