



GROW YOUR BUSINESS TURN YOUR DECLINES INTO CLIENTS

Do you meet borrowers who have:

- Low beacon scores, preventing them from qualifying for an affordable mortgage?
- Debt service ratios that exceed lenders' guidelines?
 - Appraisal that is too low to refinance excessive debt?
 - A lack of re-established credit?

Let BDO New Beginnings advisors turn your declines into approvals by re-profiling potential clients' credit

We can:

- Improve your monthly cash flow to lower debt service ratios
- Provide a debt elimination strategy saving thousands of dollars in unnecessary interest charges
- Resolve debt challenges informally without having to go to court or filing bankruptcy
- Assist your "non-prime" borrowers to qualify for "prime" financing sooner

By providing affordable solutions to borrowers, we help you:

- Develop new client relationships
- Increase opportunities for future business
- Earn referrals from happy and satisfied clients

To learn more, contact us at:

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BDO Dunwoody LLP
Chartered Accountants
and Advisors

"Most people have ups and downs in their lives and I believe the key to our success is providing a roadmap or solution to these problems to help them move forward. The BDO New Beginnings team provides us with new alternatives to help our clients." Graeme Moss, Fair Mortgage Solutions

"My focus is subprime borrowers and sometimes I cannot assist my clients. BDO New Beginnings is a perfect fit for me. In the past year they have assisted many clients I have referred and helped strengthen relationships with those I would have otherwise turned away." Donna Lewchuck, Mortgage Intelligence



Email us at newbeginnings@bdo.ca to sign up for a free webinar