THE BM SELECT

INVESTOR EDGE

TOOLKIT

Experience exclusive access to financing tools that give you the **EDGE** over your competition.

This program is offered solely and exclusively by:

Better Mortgage Select

THE INVESTOR EDGE
PRODUCT SUITE

www.bmselect.ca

Your Toolkit

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Introduction

Invest smarter. Grow faster.

Better Mortgage Select introduces **Investor Edge** — a curated set of mortgage solutions tailored for investors at all stages. Whether you're scaling up your portfolio, seeking flexibility, or looking to maximize returns, our Investor Edge programs are designed with you in mind.

Explore our **five** signature solutions to fast-track your investment goals.

BUILD UP

Construction & renovation financing - reimagined.

What if you could unlock the hidden potential of a property — not based on what it's worth today, but on what it could become?

With interest rates up and cashflow down, more and more investors are stuck with properties that are hurting their finances as opposed to helping. Whether you're living in the home or holding it as a rental, the math isn't adding up. That's where **BUILD UP** comes in.

Imagine a program that helps you finance the creation of new units — basement suites, laneway homes, full rebuilds — so you can increase rental income, offset rising mortgage payments, and finally get your portfolio growing again.

BUILD UP

We know how it goes...

You mapped it out. You ran the numbers. You brought it to your bank or a mortgage broker...

And they shut you down. Because they don't finance potential — they finance the past.

And when they do offer something, it's overcomplicated, and out of reach and at higher interest rates.

Build Up flips the script.

We say yes.
And we do it at big-bank rates — without the big-bank BS.

Key Points

- The mortgage is based on the **as-complete future** value of the property
- Completed renovation/build cannot exceed **4** units in total
- All units must be **FULLY** residential
- **Interest-only** payments while construction is being done
- Financing for owner occupied, second homes, and rental properties
- **No maximum** renovation amount
- Can be used for as little as simple renovations, or as much as complete demo and re-build
- Borrower must have a **minimum of 15%** of the renovation funds on hand (can be from borrowed funds, personal funds, gift, etc.)
- Allowed on **BOTH** purchases and refinances
- Qualification is based on total mortgage amount owing at the end of the project purchases and refinances
- Construction must be completed in **6 to 12 months** of closing date

How it works (Scenario 1):

Jamie and Chris currently live in their **$625,000** single family home. Their existing mortgage is **$440,000**. They would like to add a rental unit to their home to help them pay the mortgage and get financially ahead. The cost to build the extra unit would be **$300,000** and generate them **$2,300** per month in rental income.

With the building plans in hand, an **as-complete** appraisal was performed and it was determined the future value of the home, with the extra unit, would be $925,000. Using our **Build Up** program, we approved the clients for a total mortgage of $740,000 (80% of future value).

The clients first received **$440,000**, which they used to pay off their existing mortgage.

With the mortgage cleared, the build could begin. Jamie and Chris contributed the initial **$45,000**—equal to 15% of the build cost, as required by the program. Once those funds were spent, construction draws were advanced to the borrowers until the project was complete.

When the renovations finished, the mortgage transitioned from interest-only to a **standard amortized mortgage**, at the bank's prevailing interest rates.

Let's break down their numbers...

(Scenario 1):

Initial Loan:

$440,000 = $2,233/month (interest only)

Draw 1 - $75,000 = $381/month (interest only)
Draw 2 - $75,000 = $381/month (interest only)
Draw 3 - $75,000 = $381/month (interest only)
Draw 4 - $75,000 = $381/month (interest only)

Once the work on the home is fully completed, the mortgage gets automatically converted into:

- **$740,000** total mortgage amount
- 5-year fixed rate at **4.19%** = **$3,969** per month
- 30-year amortization

Numbers breakdown cont.

(Scenario 1):

Pre-renovation

Property Value	**$625,000**
Current Mortgage	**$440,000**
Monthly Payment	**$2,683**

Post-renovation

Property Value	**$925,000**
Current Mortgage	**$740,000**
Monthly Payment	**$3,969**
Rental Income	**$2,300**
Effective Payment	**$1,769/mo**

***This is a monthly savings of $1,014.00**

How it works (Scenario 2):

Boris and Ingrid are purchasing an investment home for **$500,000.** They have a 20% down payment ($100,000) and want to also add a garden suite to the property. The cost to build is **$250,000.**

We ran their application and then got the man **as-complete** appraisal of **$812,500.**

Based on this, they were approved for a total mortgage of **$650,000** (80% of future value).

On the closing date of their new home, Boris and Ingrid received **$400,000** (80% of the home price) they needed to complete their purchase.

Once it was time to start the construction, the clients used their own **$37,500.00** (15% of the project cost), to get the construction started.

Once this was used, it was time for the construction draws - which the borrowers kept receiving until the work was completed.

As soon as the renovations were complete, the borrowers' mortgage transitioned from an interest-only mortgage to a **normal amortized mortgage** at bank interest rates.

Let's break down their numbers...

(Scenario 2):

Initial Loan:

$400,000 = $2,030/month (interest only)

Draw 1 - $62,500 = $317/month (interest only)
Draw 2 - $62,500 = $317/month (interest only)
Draw 3 - $62,500 = $317/month (interest only)
Draw 4 - $62,500 = $317/month (interest only)

The work was now complete, and the mortgage automatically converted into:

- **$650,000** total mortgage amount
- 5-year fixed rate at **4.39% = $3,236** per month
- 30-year amortization

Numbers breakdown cont.

(Scenario 2):

Pre-renovation

Category	Amount
Purchase Price	$500,000
Mortgage Amount	$400,000
Monthly Rental Income	$2,100
Mortgage Payment	-$1,991
Property Taxes	-$291
Insurance	-$120
Total Monthly Expenses	-$2,402
Net Monthly Cash Flow	**-$302**

Post-renovation

Category	Amount ($)
Property Value	$812,000
Mortgage Amount	$650,000
Monthly Rental Income	$4,500
Mortgage Payment	-$3,236
Property Taxes	-$291
Insurance	-$150
Total Monthly Expenses	-$3,677
Net Monthly Cash Flow	**+$823**

Disclaimer

- The initial INTEREST ONLY payment portion during the construction period is based on a 6-month interest rate term at time of application.
- Interest rates provided are subject to change and are for illustration only.
- Clients must meet the qualification requirements.
- All appraisals must be conducted by approved, accredited appraisers.
- Programs and eligibility criteria are subject to change without notice.
- Construction draws are completed and funded based on a percentage-complete basis and are contingent on satisfactory progress inspections.
- It is strongly recommended that the borrower have additional funds available further to the required 15% to ensure that all draw completion percentages are met.
- Clients are required to have sufficient equity or down payment to meet loan-to-value (LTV) limits.
- This program may be subject to restricted loan-to-value based on loan size and location of property.
- All figures, costs, and cash flow projections are estimates and may vary depending on market conditions.
- Renovation timelines and draw schedules must adhere to the conditions specified in the approval process.
- Better Mortgage Select Ltd. is not responsible for delays, declines, or policy changes that may occur.
- Approval may be subject to a brokerage fee.
- You may be required to send in additional documentation at any part during the mortgage process up until the final closing.

STAY FLEX

Airbnb mortgages made easy. Get approvals at bank rates on short term rental properties.

Finally, financing that matches your strategy.

Short-term rentals are one of the fastest-growing investment strategies — but most banks still treat them like a problem. If you've tried to finance an Airbnb, cottage, or vacation rental, you've probably heard “no” from your bank more times than you can count.

Stay Flex changes the game.

It's a program designed to make it easy for investors to get mortgages on short-term rental properties, but with low bank-like interest rates. Finally, a hassle-free financing option without having to hide that your property is on Airbnb or some other short-term rental platform.

STAY FLEX

Whether it's a lakeside cabin or a high-traffic city condo, we help you turn short-term rentals into long-term wealth — with low bank-like interest rates and flexible structures that actually work.

Why Stay Flex?

Traditional lenders often ignore the real income potential of short-term rentals. We designed **Stay Flex** to allow investors to qualify based on **what the property actually earns**, not just long-term lease assumptions — making it a go-to option for **growth-focused investors, cottage owners, and professional STR operators.**

Key Points

- This program is ideal for investors, vacation homes, cottage owners, and property managers
- Targeting short-term and mid-term rental properties
- Competitive, **big-bank-low interest rates**
- Maximum **75% loan to value**
- Maximum **30-year amortization**
- Subject property must be in a short-term rental **permitted municipality**
- Ability to use **market rent analysis** to quantify short-term rental income or **2-year history** showing gross rents received
- **No extra** interest rate premiums

Stay Flex was designed for savvy investors looking to secure their next **short-term rental or Airbnb-style property** with ease.

How it works (Scenario 1):

Joe and Susan have decided their next investment property is going to be an Airbnb cottage in the Kawartha Lakes, Ontario region.

Their realtor had found them the perfect property, a $900,000 cottage that will generate them $90,000 in gross revenue if turned into a short-term rental.

When our clients approached their bank for financing, they were quickly met with a roadblock — the bank refused to count their short-term rental income toward qualification.

That's when we stepped in. With our **Stay Flex** program, we turned their "no" into a confident yes, securing a **$675,000** mortgage (75% of the purchase price) at an attractive 4.19% on a 5-year fixed term with a 30-year amortization.

Now, instead of hitting a dead end, they're moving forward with monthly payments of just **$3,283** — proof that Stay Flex can make all the difference.

Let's break down their numbers...

(Scenario 1):

Investment capital in:
$225,000 + closing costs

Expected short-term rental revenue: **$90,000**

Less:

$10,000 – Cottage cleaning
$7,500 – Maintenance and repairs
$39,396 - Annual mortgage payments
$6,300 – Annual property taxes
$4,200 – Home insurance

= **$22,604 annual surplus**

Best of all, the plan lets Joe and Susan enjoy two full weeks at the cottage each summer, plus a few long weekends during the quieter months.

Stay Flex lets you enjoy the best of both worlds—**generate income** from your cottage, and **make cherished memories** that last a lifetime.

How it works (Scenario 2):

Tom and Vanessa have enjoyed five successful years of hosting their cottage on Airbnb. Now, after countless happy guests, it's time to give the property some much-needed care and a fresh new look.

When Tom and Vanessa approached their bank to refinance and access equity for renovations, they were declined—all because they were honest about the property being a short-term rental.

With our **Stay Flex** program, we turned that "no" into a "yes," approving them for the renovation funds they needed at the same competitive rates their bank offered.

Let's break down their numbers...

(Scenario 2):

Before deciding to do repairs and small renovations:

$725,000 – Cottage value

$315,000 – Current first mortgage balance

Tom and Vanessa are seeking $45,000 to refresh their cottage and erase the signs of five years of short-term rental wear and tear.

When they applied to their bank for a refinance, they were **declined** — their bank will not finance short-term rental properties.

After Stay Flex:

$362,000 – New mortgage amount at low bank-like interest rates

$45,000 – Repair funds given to Tom and Vanessa from the refinance

Disclaimer

- This program is ideal for investors, vacation homes, cottage owners, and property managers.
- Targeting short-term and mid-term rental properties.
- Competitive, big-bank-low interest rates.
- Maximum 75% loan to value.
- Maximum 30-year amortization.
- Subject property must be in a short-term rental permitted municipality.
- Ability to use market rent analysis to quantify short-term rental income or 2-year history showing gross rents received.

SCALE BREAK

Your portfolio growth partner - from first doors to real estate empire, with strategic financing and proven results.

Escape big bank jail and build the empire they said you couldn't.

You did everything right. Bought smart. Managed risk. You're building something real.

But then — your bank slams the brakes.

"Too many properties."
"Too many mortgages."
"Sorry, we can't help."

Suddenly, you're in big bank jail — locked out of scaling because your success scares them.

SCALE BREAK

Our Scale Break program is the tool you need to break free.

It's time to flee the big bank's limits and grow your portfolio, your way- **up to 40 residential units. No interest rate premiums. No B-lender markup.**

Finally, a mortgage program aimed at helping you scale without sacrificing your interest rate and cashflow.

The BM Select
INVESTOR EDGE: **SCALE BREAK**

www.bmselect.ca

Key Points

- Able to finance an investor portfolio of **up to 40 units**
- Qualifying can be based on traditional mortgage qualifying, or a "**DCR**" (worksheet outlining the cash flow of an investor's portfolio)
- Competitive, **big-bank-low interest rates**
- Maximum **80% loan to value**
- Maximum **30-year amortization**
- Financing available within a holding company structure
- Investors must possess some form of **"liquid fall-back"**

Portfolio-wide analysis:
We assess your full portfolio and income picture to optimize leverage, cash flow, and qualification opportunities.

Pre-positioned for your next deal:
We proactively set up your financing so you're ready to act when opportunity strikes — no delays, no surprises.

*Liquid fall back refers to savings/chequing, RRSPs, TFSAs, any stocks, bonds, or mutual funds

How it works

Over the past eight years, Stewart has built an impressive real estate portfolio of **23** residential units. But for his last **11** properties, he was only steered toward B-lender and private lender financing by the various mortgage brokers he worked with. The result? Punitive interest rates and high fees that strained his cash flow and dragged down his overall portfolio returns.

In his search for a mortgage that works well for him, Stewart has faced many obstacles due to the total number of properties in his portfolio as well as the lack of personal income he is able to show on his application due to being self-employed.

Our **Scale Break** program removed the shackles that were on Stewart's real estate portfolio. We helped him refinance those 11 properties that were mortgaged with B lenders and private lenders, into much lower interest rates. In addition, we pre-approved Stewart to buy another **5** investment properties based on down payment funds he had available.

Let's break down their numbers...

Stewart's savings using **Scale Break** on those 11 properties that were previously financed with B-lenders or private lenders:

Before:

$443,974 - Avg. mortgage amount

6.91% - Avg. interest rate

$2,898/month - Avg. payment

After:

$449,418 - Avg. mortgage amount

4.29% - Avg. interest rate

$2,211/month - Avg. payment

NO lender fees

- Any penalties to break away from B-lenders and private lenders were added to the new mortgages
- Improved cash flow on each property by an average of $687/month (that's **over $7500/month** improvement on those 11 homes)
- New mortgages all locked-in at **low rates until 2030**
- Stewart was also pre-approved to buy **5 more** rental properties using **Scale Break**

Disclaimer

- Interest rates provided are subject to change and are for illustration only.
- Clients must meet all the qualification requirements.
- All appraisals must be conducted by approved, accredited appraisers.
- Lending programs and eligibility criteria are subject to change without notice.
- Portfolio analysis and DCR evaluation must be supported by verifiable financial documentation.
- Liquid fallback refers to accessible, non-registered or registered capital reserves (cash, securities, etc.). Some restrictions may apply.
- Approval may be subject to a brokerage fee.
- You may be required to send in additional documentation at any part during the mortgage process up until the final closing.

RATE EDGE GUARANTEE

Unlock greater cashflow with guaranteed lower interest rates for your investment properties.

You've worked with brokers before. They helped you grow — but every rental mortgage came with a higher interest rate.

It's no secret. All of Canada's big banks that work with mortgage brokers charge a higher interest rate on investment properties — sometimes 0.10%, sometimes up to 0.50%.

In today's tight market, the sting is even greater when the banks work against you.

Not with BM Select.

RATE EDGE GUARANTEE

Working with the industry leader in mortgages for rental properties should have perks, and it does: **No rental rate premium — ever.**

In fact, we guarantee it:

If another broker gets you a better rental mortgage rate, we'll pay you $500.
Just send us their approval — and we'll beat it.
Save money and get more cashflow, guaranteed.

The BM Select

INVESTOR EDGE: **RATE EDGE GUARANTEE**

Key Points

- Get the lowest rental property mortgage rate — guaranteed against **any other mortgage broker in Canada**
- **No rental rate premium** — get the same rates on your rentals as an owner-occupied home
- Applies to **1–4 unit rentals**, including condos, duplexes, triplexes, and single-family homes
- Available on **both purchases and refinances**
- Maximum 80% loan to value
- Mortgage can be under a holding company
- Includes **both fixed and variable rate options**
- **Will beat any other mortgage broker's rental mortgage rate from Scotiabank, TD, BMO and National Bank**

The BM Select
INVESTOR EDGE: **RATE EDGE GUARANTEE**

How it works

A simple phone call can save you money.

Saving even 0.10% on a $500,000 mortgage equates to $2,500 in interest savings alone, over a traditional 5-year term.

The early analysis of our **Rate Edge Guarantee** is showing the following data:

Average mortgage size: **$557,398**
Average interest rate savings: **0.28%**
This equals a savings of **$7,589.10** per mortgage, over a 5-year mortgage term

Stop letting the banks charge you more.

Our Rate Edge Guarantee improves your cashflow and helps you optimize your portfolio.

The BM Select
INVESTOR EDGE: **RATE EDGE GUARANTEE**

Disclaimer

- Rate matching and lowest rate guarantees apply only to fully disclosed rental property mortgages.
- Better Mortgage Select must be provided with a valid, written competitor quote via a formal commitment letter from a schedule one bank that has direct association with a licensed Canadian mortgage broker for rate comparison to apply.
- Rates are subject to change without notice and may vary based on product type, term, amortization, and down payment structure.
- Not all applicants will qualify. Qualification is subject to credit history, debt servicing ratios, DCR analysis, stress-test, property type, property use, and location.
- All mortgages are subject to approval by Better Mortgage Select and funding is not guaranteed until full adjudication and signed commitment are complete.
- Better Mortgage Select Ltd. is not responsible for matching an "old" interest rate that has been approved before an industry-wide rate increase.
- Approval/mortgage commitment from your current mortgage broker must be dated NO MORE than 24-hours from date submitted to Better Mortgage Select Ltd.
- Rate Edge Guarantee may require a borrower to open a bank account and/or accept a bank product such as a credit card, to receive the lower interest rate approval.
- You may be required to send in additional documentation at any part during the mortgage process up until the final closing.

CONVERSION PLUS (+)

Go from negative to positive with our exclusive condo conversion financing, made simple.

When banks say “no” to condo conversions:

Banks are picky — we all know it.
As an investor, sometimes you spot a great opportunity... only to be declined by your own bank — not because of you, but because they don’t finance condo-converted buildings.

Introducing Conversion Plus (+):

A program **built specifically** for real estate investors buying newly converted condo units — or entire buildings post-conversion.

With **Conversion Plus (+)**, you get access to traditional rental financing with **no rate premiums, no lender fees, and no pushback on the property type**.

The BM Select
INVESTOR EDGE: **CONVERSION PLUS (+)**

Who it's for

INVESTORS

Investors purchasing **buildings or units that have recently completed condo conversion**

BUYERS

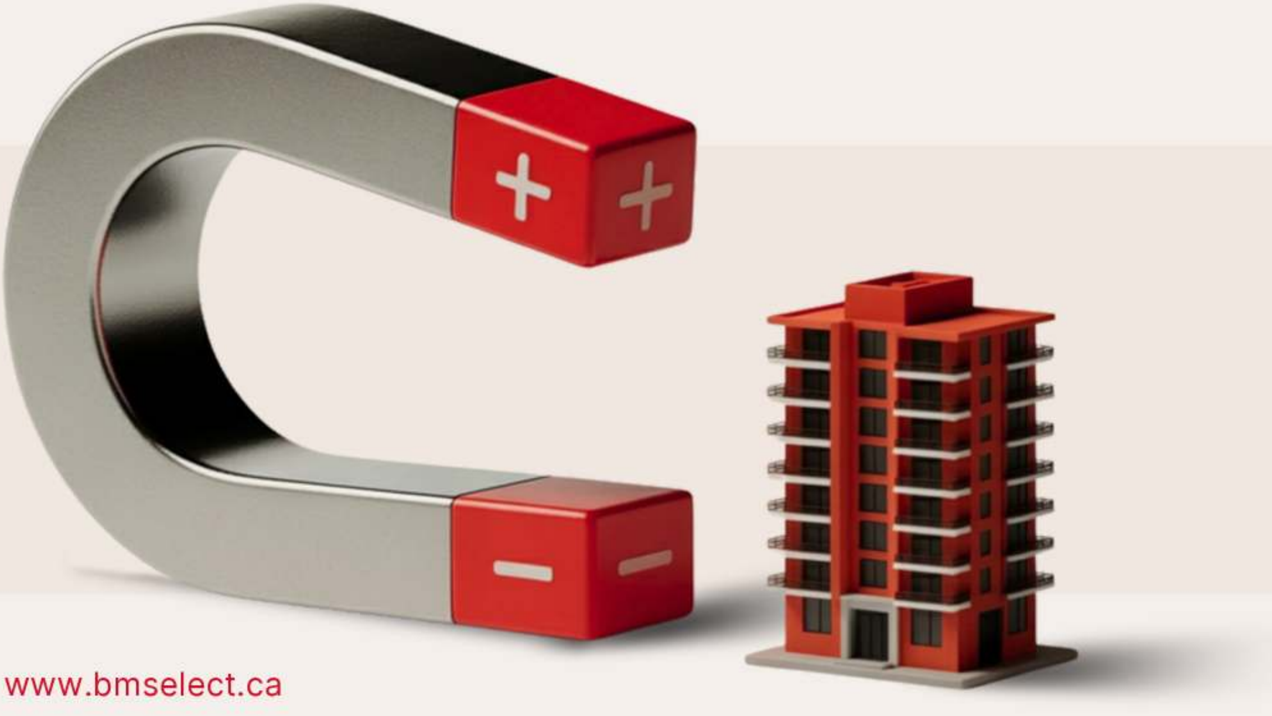
Buyers acquiring **entire strata-titled properties to hold and rent**

LANDLORDS

Landlords looking to buy **condo-converted assets without being penalized on rate**

CLIENTS

Clients seeking **standard rental underwriting on a non-traditional asset type**



The BM Select

INVESTOR EDGE: **CONVERSION PLUS (+)**

Key Points

- Financing available for **entire condo-converted buildings** or individual rental-designated units
- Treated as a **standard rental purchase**
- Up to **80% loan-to-value** based on rental use
- Low bank-like interest rates
- **30-year amortization** terms
- Based on **standard mortgage** qualification (credit history, GDS/TDS guidelines, DCR, etc.)
- Ideal for investors whose bank or broker has had difficulty financing these types of properties

The BM Select
INVESTOR EDGE: **CONVERSION PLUS (+)**

Disclaimer

- Clients must meet specific qualification criteria including credit, net worth, and income verification.
- Loan-to-value limits, interest rates, and amortization options are subject to change at any time.
- Financing is based on the property being used as a rental.
- The property must be a formally registered condominium conversion, completed prior to closing.
- All approvals will be subject to a full appraisal from an accredited, approved appraiser.
- Condo conversion history, title structure, and municipal approval documentation may be required for underwriting.
- This program may not be applicable in all provinces.
- Better Mortgage Select Ltd. is not responsible for changes in policy, regulatory guidelines, or funding delays.
- Approval may be subject to a brokerage fee.
- You may be required to send in additional documentation at any part during the mortgage process up until the final closing .