

New thinking. New solutions.

Empowering you through creative mortgage financing.

Work with a broker who thinks differently, works differently and stops at nothing to find you the ideal loan to suit your needs.

GET STARTED



We've got proof.

Latest awards and client reviews.

We work hard to help you achieve your financial goals - and it shows.

[AWARDS AND REVIEWS]



Industry-best rates.

We work with nearly every lender in the industry.

8Twelve delivers broad access to an extensive list of mortgage products with the best rates the industry has to offer.

[RATES]



You're entitled to more.

We help you get the best-fit mortgage at the lowest possible rate.

Through the lender relationships we've built, the team we employ and the approach we take, 8Twelve is able to maximize your financial situation.

[3 BUCKETS]

[MEET THE TEAM]

Crunch the numbers.

Mortgage calculators for every purpose.

Be it a first-time home purchase, a mortgage renewal, a renovation plan or a debt consolidation, form a plan based on your financial goals.

[CALCULATORS]

Information is power.

Explore the 8Twelve Knowledge Hub.

Learn the ins and outs of our operation, get the latest pulse on the Canadian mortgage market or read about attractive programs for homeowners. It's all right here.

[RESOURCES]



Ask us anything.

We're always here to help.

There are live agents ready and willing to answer any questions you might have about the mortgage process. Fire away!

[YOU ASK, WE ANSWER]



Be in the know.

Join our weekly newsletter.

Stay informed. Understand your options. Get the most out of your home's equity. Or sign up to receive effective tips for homebuyers and all the ways you can stay ahead of the game as a borrower. No spam, we promise.

[SIGN UP FORM]

HOME EQUITY LOAN

Extract the cash equity in your home

What you need to know about home equity loans.

Liquidate

When you have built-up equity in your home, why not take advantage? If it's simply sitting there, it isn't serving you. Explore home equity loans to begin making good use of your property equity today.

One lump sum

A home equity loan operates as a separate mortgage. We help you figure out the maximum amount you're entitled to and you decide on the final number. The loan is set up and the funds are released to you.

Fixed or variable interest rates

Fixed or variable...that is the question. Whatever your preference, home equity loans have both options available to you. Solidify the rate upfront and enjoy one seamless monthly payment.

Get all the proceeds at once

There's no need to wait for your money or draw from the loan on an as-needed basis. Once the deal is closed, you receive the full funds immediately to use as you wish.

HELOC

Become financially free through the equity in your home

Figure out if a HELOC is for you.

Gain access to secured cash

You've built up equity in your home. In other words, you now have access to secured cash that can give you financial freedom.

Enjoy monetary flexibility

A HELOC, is a line of credit secured against your property. Just like a personal line of credit, the money is there whenever you need it. Don't need it? No problem, don't use it. There are no limitations or rules, and your HELOC cash can go towards anything you choose.

Become cash-rich

Whatever your immediate need, you now have the cash to act on it. Make an investment, take a much-deserved vacation, reno your home, fund your child's education or pay off a few credit cards for peace of mind.

Keep interest rates low

Because it is secured against your property, a HELOC has a far lower interest rate than your credit cards or personal lines of credit. The money is always accessible, but you pay only when you draw out funds.

MORTGAGE RENEWAL

Never settle

Use your mortgage renewal to get a better loan.

Take the lead

Mortgage up for renewal? Don't just settle. Staying with your current lender may not be the best option for you anymore. Instead of being complacent, take this as an opportunity to explore your options.

Be ready

About four months prior to the end of your mortgage term, start shopping. Sit down with a mortgage broker or start the process online. Either way, take a look at different loan products and their rates, prepayment terms and other conditions.

Think creative financing

What is your current financial situation? How does it differ from when you closed your mortgage originally? What are your financing needs and what does your ideal financial situation look like? Here's your chance to obtain a new solution that puts you ahead.

Get a better loan

Whether it's more money or a better interest rate, an intelligent and informed mortgage renewal can catapult you into an improved financial position.