

More deals. Less hassle.

3 challenges for mortgage brokers today

1 Alternative lending

Clients outside prime criteria.
More work to prove affordability.

2 Documents & fraud

Chasing evidence takes time.
Altered documents create risk.

3 Keeping your clients

Renewal support starts too late.
Clients look elsewhere.

How Smartie solves it in 3 steps

1 CONNECT & VALIDATE

Send a secure link. Consented bank data reduces document chasing and reliance on emailed statements or payslips, reducing exposure to document fraud.

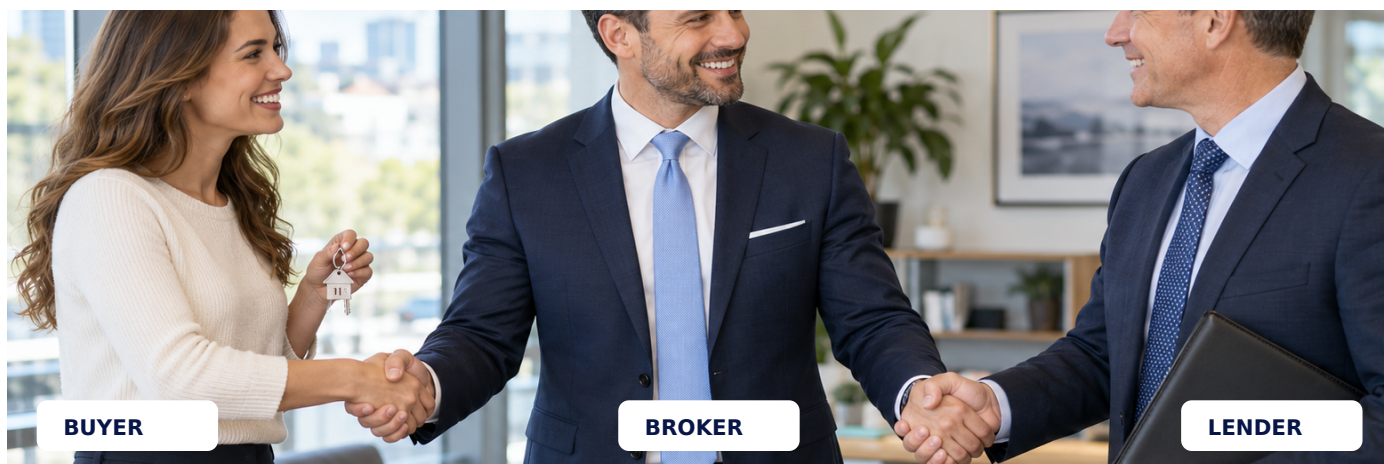
2 BUILD LENDER TRUST

Show income, stability, spending, debt and disposable income. Build clear affordability evidence for prime and alternative lenders, supporting compliance and confident decisions.

3 COACH & RETAIN

Start renewal coaching up to 12 months ahead. Show clients their position, set goals and refresh with consent. Track progress towards lender criteria and keep the relationship active.

Earn lender trust. Strengthen applications. Give clients a reason to stay.



Alternative lending is growing. Evidence matters.

For clients outside prime lending criteria, a clear affordability picture matters. CMHC reports the largest 25 mortgage investment entities grew 8.8% versus 4.8% for residential mortgage debt (Q3 2025, year on year).

SMARTIE-REPORTED PERFORMANCE*

5x

Digital engagement

90%

Less document-chasing effort

90%

Lower operating costs

Just sign up. No minimum commitment required.

JOIN SMARTIE

*5x engagement and 90% lower operating costs: Smartie-reported UK digital journey results versus manual processing. 90% less document-chasing effort: Smartie-reported claim. Results vary by workflow.

Market source: CMHC Residential Mortgage Industry Report, Spring 2026. Smartie supports compliance and fraud checks; broker obligations, lender criteria and approval decisions still apply.

www.smart-ie.com/business/

simon.howard@smart-ie.com | +1 (647) 927 2411

Smartie is owned by Breathe TCS Inc., registered in Ontario, Canada.