



Small towns, big heart.

In small towns across Ontario, people get to know their neighbours. They value good character and common sense. At Pillar, we embrace these values and keep them central to how we do business.

Where some lenders see obstacles and red flags, we see opportunities to help families build their future in rural Ontario. This is reflected in our lending practices:

✓ **Province-wide availability**

North, south, east, west – we have Ontario covered from Kenora to Cornwall to Leamington.

✓ **No scaled-back terms for rural mortgages.**

We lend up to 80% loan-to-value (LTV) ratio.

✓ **Approval for well and septic properties.**

We offer mortgages to clients who are not connected to a municipal water and sewer system.

✓ **Short-term financing.**

We lend for 1–2 years, helping clients build their home, repair their credit and improve their finances while working toward an exit strategy.

✓ **Reasonable fees.**

We charge a 2% fee for residential mortgages, with 100 BPs going to the broker.

✓ **First mortgages.**

We focus exclusively on first mortgages.

Pillar offers residential mortgage solutions for rural Ontario.

If you're searching for a lender willing to work with your rural mortgage clients, we would love to know more about your clients' requirements and share how we can help.

Let's talk: 1-877-279-2116

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