

Deal Flow Process



Phase	Broker submits deal	Underwriter adjudication	Decision communicated	Documents submitted	Documentation review	Deal Instructed	Mortgage funds
Process Insights	<p>Broker must be accredited with Manulife Bank.</p> <p>Broker to include detailed submission notes including Manulife One lending program and Manulife One sub-account structure.</p> <p>Broker to provide any documentation to support decisioning.</p>	<p>Underwriting Team completes deal review in accordance with Manulife Bank policies and procedures.</p> <p>Manulife Bank currently has three credit centres, which are located in Toronto, Vancouver, and Montreal.</p>	<p>Underwriter will communicate to the broker a decision of either approved, declined, or request additional information based on details provided.</p> <p>If approved, the Mortgage Commitment will be sent to the Broker.</p> <p>Broker can send messages and upload documentation via the Manulife Bank Broker Portal.</p>	<p>Documents that are conditioned for can be submitted via the Broker Portal for the Fulfillment Specialist to review.</p> <p>Manulife Bank documents or forms can be found on the Manulife Bank Broker Portal.</p>	<p>Fulfillment Specialist reviews documents and sends update to the Broker via email.</p> <p>Updates to the status of the conditions are also available on the Manulife Bank Broker Portal.</p> <p>All conditions must be satisfied 10 days prior to funding.</p>	<p>Mortgage Instructions sent to Solicitor/Notary or FNF or FCT closing services.</p> <p>Once all Broker conditions and Solicitor conditions are satisfied, the deal is funded.</p> <p>Client tools (bank card, PIN, and cheques, if applicable) are ordered and mailed to client.</p>	<p>Account activated.</p> <p>Client receives a welcome call from Manulife Bank and onboarding website details.</p>

If you need assistance or require further information, please contact your Manulife Bank Business Development Manager directly. Call us at **1-844-239-4677** or email us at **brokersales@manulife.ca**.