

TOWERS REALTY GROUP RESIDENT BENEFITS PROGRAM

Towers Realty Group is committed to excellence in all that we do. That's why, when we say our residents benefit from choosing to live with us, we really want to prove it with the Towers Realty Group Resident Benefits program. This program gives you exclusive access to amazing discounts at some of Winnipeg's best businesses. Whether you are looking for new furniture, clothing, or some delicious coal-fired pizza, we have you covered.



BDO First Call Debt Solutions Winnipeg

100-200 Graham Avenue
Winnipeg, Manitoba R3C 4L5
(204) 944-4444
debtsolutions-winnipeg.ca

BDO First Call Debt Solutions Brandon

148-10th Street
Brandon, Manitoba R7A 4E6
(204) 728-8888
debtsolutions-brandon.ca

Towers Realty Group Winnipeg

100-1420 Taylor Avenue
Winnipeg, Manitoba R3N 1Y6
(204) 956-27391

Towers Realty Group Brandon

400-1011 Rosser Avenue
Brandon, Manitoba R7A 0L5
(204) 729-8787
towersrealty.ca

BDO FIRSTCALL
Debt Solutions



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- CREDIT COUNSELLORS
- CONSUMER PROPOSAL ADMINISTRATORS
- LICENSED INSOLVENCY TRUSTEES



HELPING YOU WITH YOUR DEBT SO YOU CAN GET A FRESH START

BDO First Call Debt Solutions has partnered with Towers Realty Group to help you improve your finances, pay off debt, and qualify for an apartment lease. We know it can be frustrating to have a rental application rejected due to poor credit or too much debt, but we're here to help. Our Licensed Insolvency Trustee (LIT) in Winnipeg can offer you a solution to help pay off debt, and then refer you to Towers Realty Group for a new apartment.

Here's how it works:

- Set up an appointment with a BDO debt help professional in Winnipeg or Brandon.
- They will listen carefully as you describe your situation, and then explain every option to help you pay off debt, including a consumer proposal or bankruptcy.
- If you decide to file a consumer proposal or file for bankruptcy to reduce your debt, and make the required payments for four months, your LIT will then recommend you to Towers Realty Group for a rental.

MAKE BDO YOUR FIRST CALL FOR DEBT RELIEF

BDO First Call Debt Solutions has been helping clients pay off debt since 1958. Our local team in Winnipeg includes credit counsellors, proposal administrators and a Licensed Insolvency Trustee (LIT) that are licensed by the federal government to address your debt concerns.

At BDO, we take the time to listen and clearly understand your financial situation in order to find the best debt solution for you and your family. Our licensed debt help experts will explain every option available to you, including budgeting, credit counselling, debt consolidation loans, debt management plans, consumer proposals and filing for bankruptcy.

Your new apartment can help you build your rental history

If you have already filed a consumer proposal or a bankruptcy, and are working on paying off debt, you can start rebuilding your rental history by making monthly rent payments on your apartment. Ask your Licensed Insolvency Trustee at BDO for a referral to Towers Realty Group to get your rental application started.



HELPING YOU GET APPROVED FOR AN APARTMENT

At Towers Realty Group we understand that sometimes life happens. That is why we have partnered with BDO First Call Debt Solutions, to help find a path to approval for those applicants who are declined due to credit issues, but who meet all other approval requirements.

Towers Realty Group Approval Requirements

Towers Realty Group requires our applicants meet minimum requirements for approval. We are hired to manage properties on behalf of landlords and property owners, and we have a responsibility to ensure that we do our due diligence in selecting applicants to approve for tenancy in the properties we manage. We have set minimum standards to ensure that all applicants whom we approve will be tenants in good standing once taking up residence in their new home.

During the application process we will verify an applicant's income to ensure minimum standards are met with regard to percentage of income dedicated to rent. We also require that applicants pass a credit check in order to obtain approval for tenancy. Some minor credit issues may require a Guarantor for approval. Any major credit issues discovered could result in a refusal and may disqualify a potential applicant even if they are able to provide a qualified Guarantor.

We further require that Applicants have a positive past rental history. We obtain this by inquiring directly with each applicant's previous or current Landlords. We also review an applicant's past rental history on file with the Residential Tenancies Branch and the Manitoba Court of Queen's Bench.