

IN THE MATTER OF an Opposition by Fortress Properties Inc. to Application No. 1,514,906 filed on February 11, 2011, by Fortress Real Developments Inc.'s predecessor in title, Fortress Real Capital Inc. (hereinafter referred to as "the Applicant") for registration of the trade-mark FORTRESS REAL CAPITAL & Castle Design

AFFIDAVIT OF JAWAD RATHORE

Sworn July 29, 2013

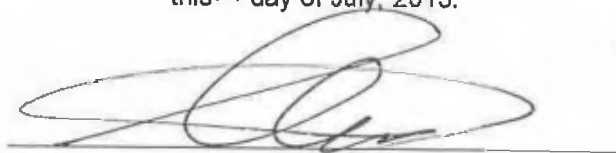
Volume 2 of 4
Exhibits "L" to "S"

Exhibit "L"

to the Affidavit of

Jawad Rathore, sworn before me

this ^{21st} day of July, 2013.

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke at the end, positioned above a solid horizontal line.

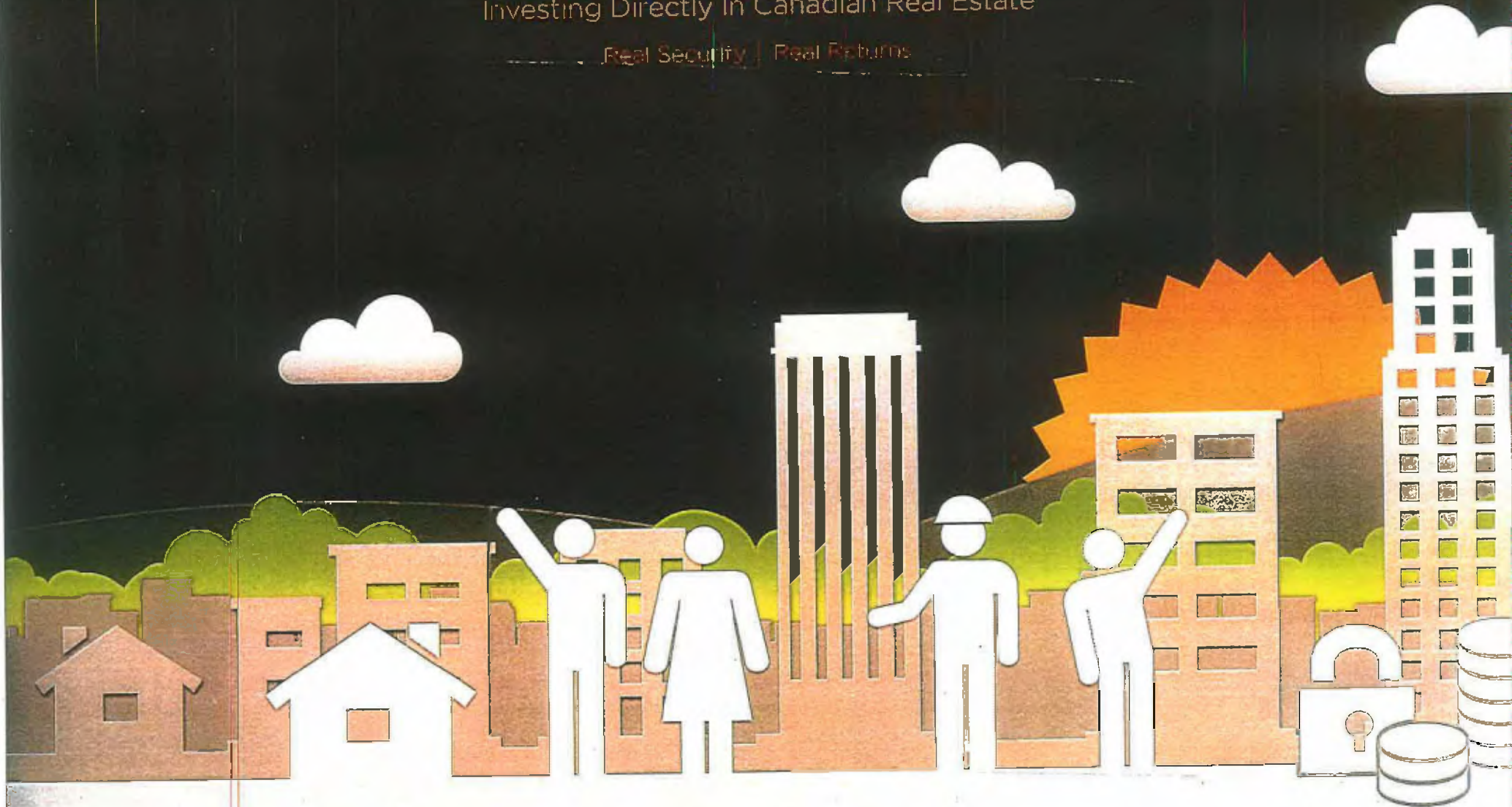
A Commissioner, etc

Catherine Wing-Yee Ma, a Commissioner, etc.,
Province of Ontario, for Norton Rose Fulbright Canada LLP /
S.E.N.C.R.L., s.r.l., Barristers and Solicitors.
Expires June 1, 2016.



Investing Directly In Canadian Real Estate

Real Security | Real Returns



- For advisor use only -

Profile

Looking for real security and real returns? **Welcome to investing that makes sense!**



Jawad Rathore President & CEO

Jawad began his extensive career in financial services in 1997. After opening his eponymous firm in 2001, Jawad's focus switched to product design and development. In 2002, the syndicate mortgage division was launched that has grown into what Fortress is today. Jawad's time is spent growing the brand by teaming with some of Canada's top developers.



Vince Petrozza Vice President & COO

Vince has served in the financial services sector for over 10 years, helping individuals and businesses with their investments. He brings a wealth of business experience to his role, ranging from work as a licensed mortgage broker, to a consultant on real estate, construction and development projects.

In the past 18 months, Fortress is proud to have equity financed projects that have a combined built value of over \$1 Billion dollars and growing!

Fortress is an investment product that allows you to invest and participate directly in large scale Canadian real estate development projects. Since 2002, retail investors have been investing with top quality Canadian developers and enjoyed the steady returns and unique security offered by premium projects and builders with decades of experience. A proud supporter of several charities, Fortress is active in corporate giving and seeks to enrich the lives and opportunities of the communities we work in.

Speak to your licensed representative for more information on how the Fortress Real Capital product (offered by Centro Mortgage, FCSO License 10102) can make sense for you and your family.

Our Strategy



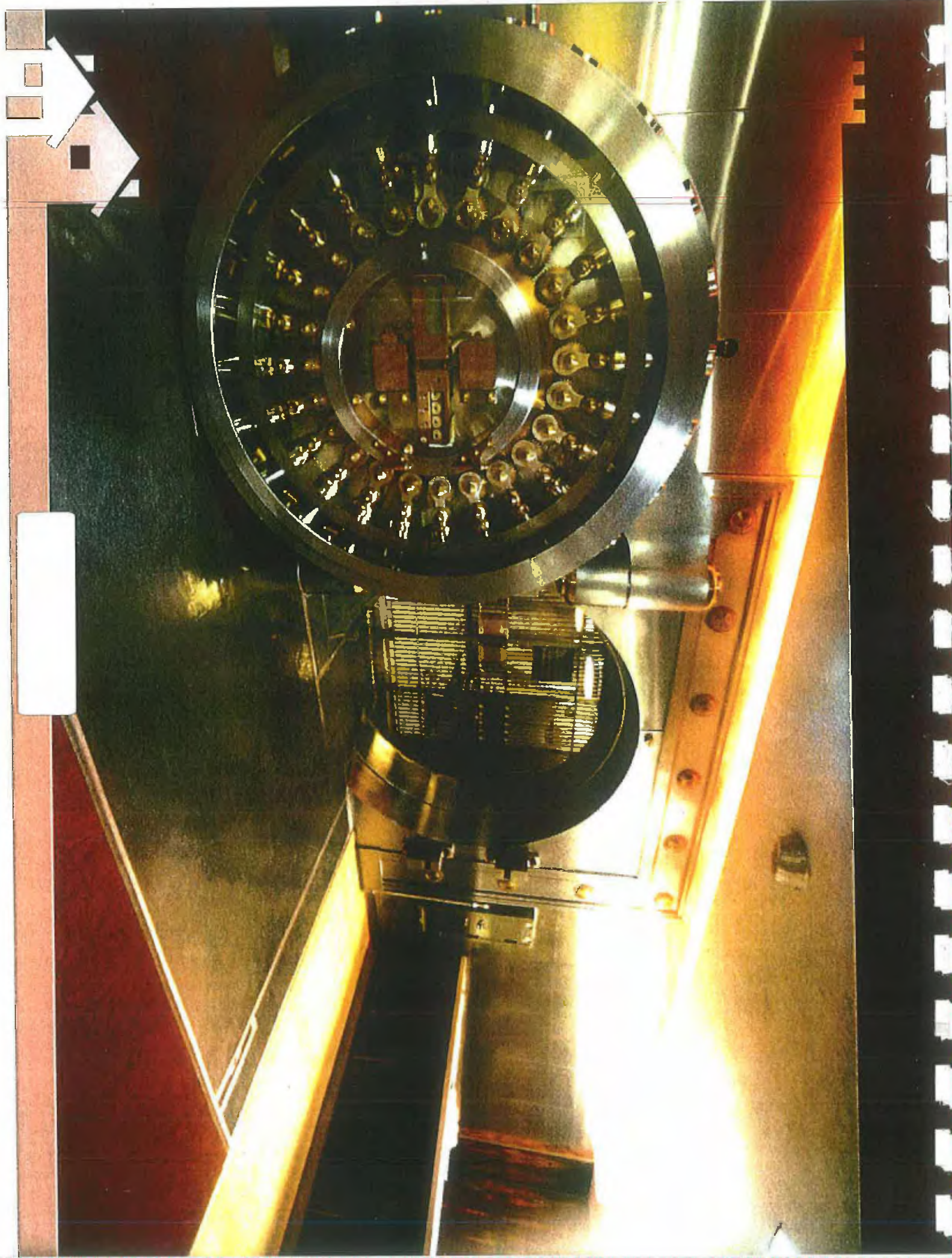
Fortress focuses on large scale, blue chip development deals with established builders, developers and property managers with decades of experience.



We seek out high grade projects that the bank is also invested in; they can provide some of the initial capital to acquire the property or the multi-million dollar construction loan to complete the build.

Fortress provides the equity and soft cost monies in between. From hiring the architects to building the sales centre to retaining the planners who obtain permits and approvals from the city to improving the quality of the rental units, Fortress investments add valuable capital that allows projects to move from conception to stabilization to completion.





Investment Structure

Your investment is secured through an instrument called a syndicate mortgage.

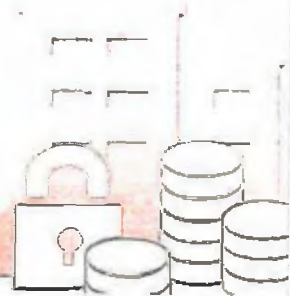
This is where several investors choose and collectively fund one mortgage instrument. What is unique is that each and every individual investor has their full face amount registered and secured in their favour at the Land Registry Office. This provides a direct charge against real estate and the collateral for your investment registered in your name; not a fund, not a pool, not collateral in favour of Fortress but in your individual name. This unique type of security is not available through any other type of product and forms the basis of Fortress Real Capital's core strategy.

Security, First and Foremost.

This investment, or syndicate mortgage, is then used to fund the improvement, development and progression of a project as it moves from inception to construction to completion or undergoes a facelift. All the while, your money is fully secured against the subject property, land or building and is signed for by the developer and their corporation. You have a direct contract and legal agreement with the developer on the specific project you're investing in. Now you're investing directly into real estate; no units or shares that change or fluctuate in price, instead you have a hard asset with a lawyer's charge secured against it.

Real Security... Real Returns!

Syndicate mortgages are secured against the land, providing investors truly unique benefits and protections.



Fortress uses a four step process with industry experts to analyse and select the right projects for investors.

STEP 1

Mortgage Underwriting and Risk Adjudication

Centro Mortgage is the lead underwriter for Fortress projects. With over 20 years of combined experience, the licensed mortgage brokers evaluate all projects and deals to see which ones make sense for the defined metrics and required maturity that Fortress investments require.

STEP 2

Viability, Absorption and Sales Research

Once the mortgage brokers decide that the numbers work on paper, it's time to see if they work in real life. Major research firms are engaged to provide detailed analytics on trends, pricing, viability and absorption analysis. It is important that the project sells well and at the right price!

Underwriting & Analysis

Every project is a separate and 'stand alone' offering that investors can choose to invest in as much, or as little, as they like. A team of consultants and professionals is engaged to evaluate the entire project to make sure only the best, and soundest, projects get to bear the Fortress seal of approval.

STEP 3

Monitoring, Estimates and Cost Verification

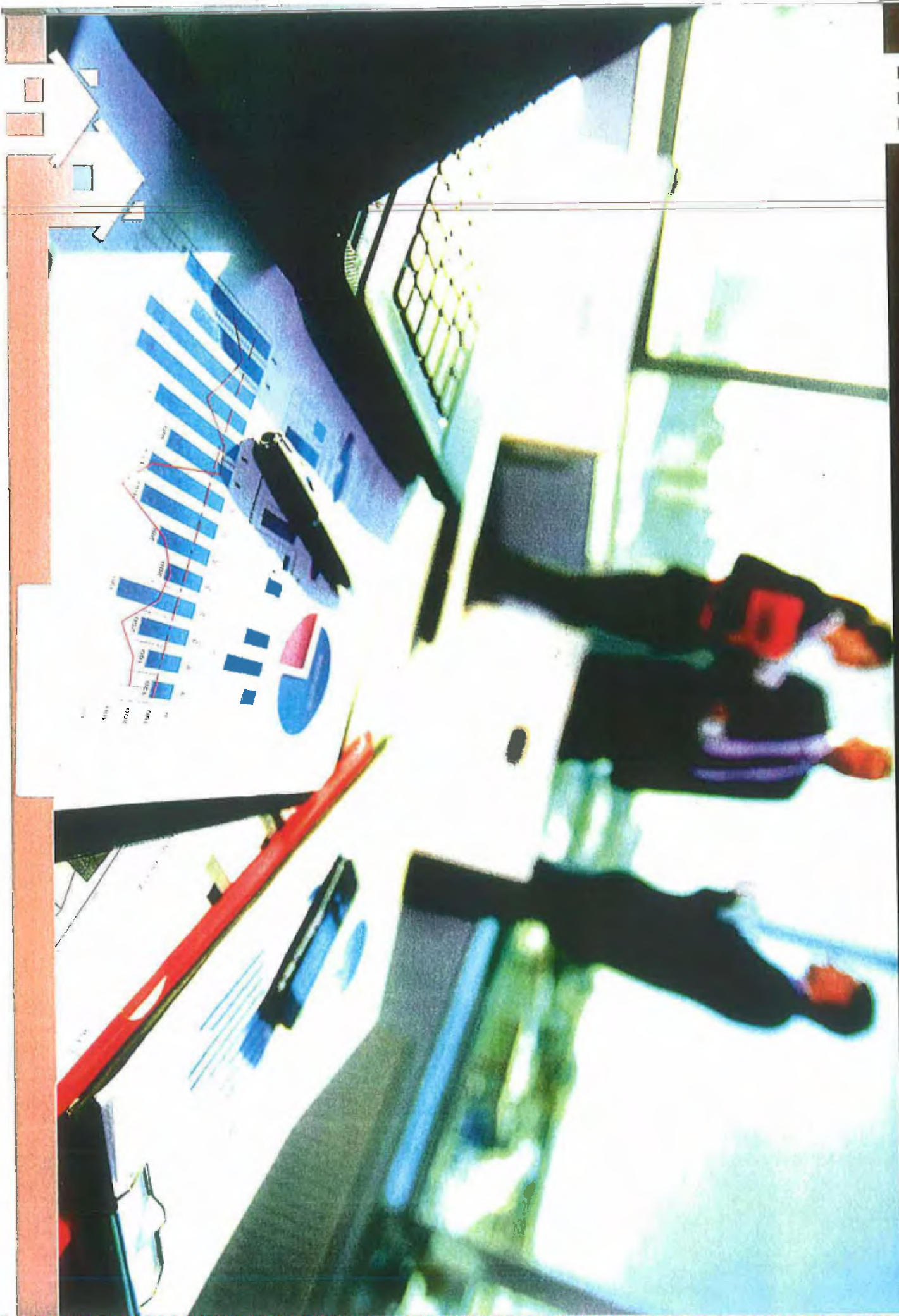
Then it's off to the cost consultants and engineers. They look at the developer's pro-forma to make sure that all development and construction costs are accurate; the same consultants the bank uses to monitor and distribute out money on \$100 Million construction loans.

STEP 4

Legal Structures, Compliance and Protection

At this point, Centro turns to major law firms to start preparing the necessary contracts and agreements. This includes all the forms, documents and offering memorandums required by provincial securities and financial services commissions as well as the contracts needed to secure your money and allow it to move as the project grows and progresses. Expert legal advice is key in structuring solid agreements for your protection.



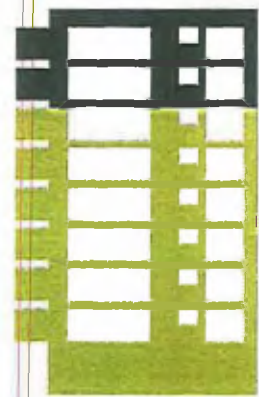


What is Loan-to-Value Ratio?

This formula is one of the most important means to determine the value of your collateral and security. LTV is a calculation that shows the total of all debt against a property as a percentage of its market value.



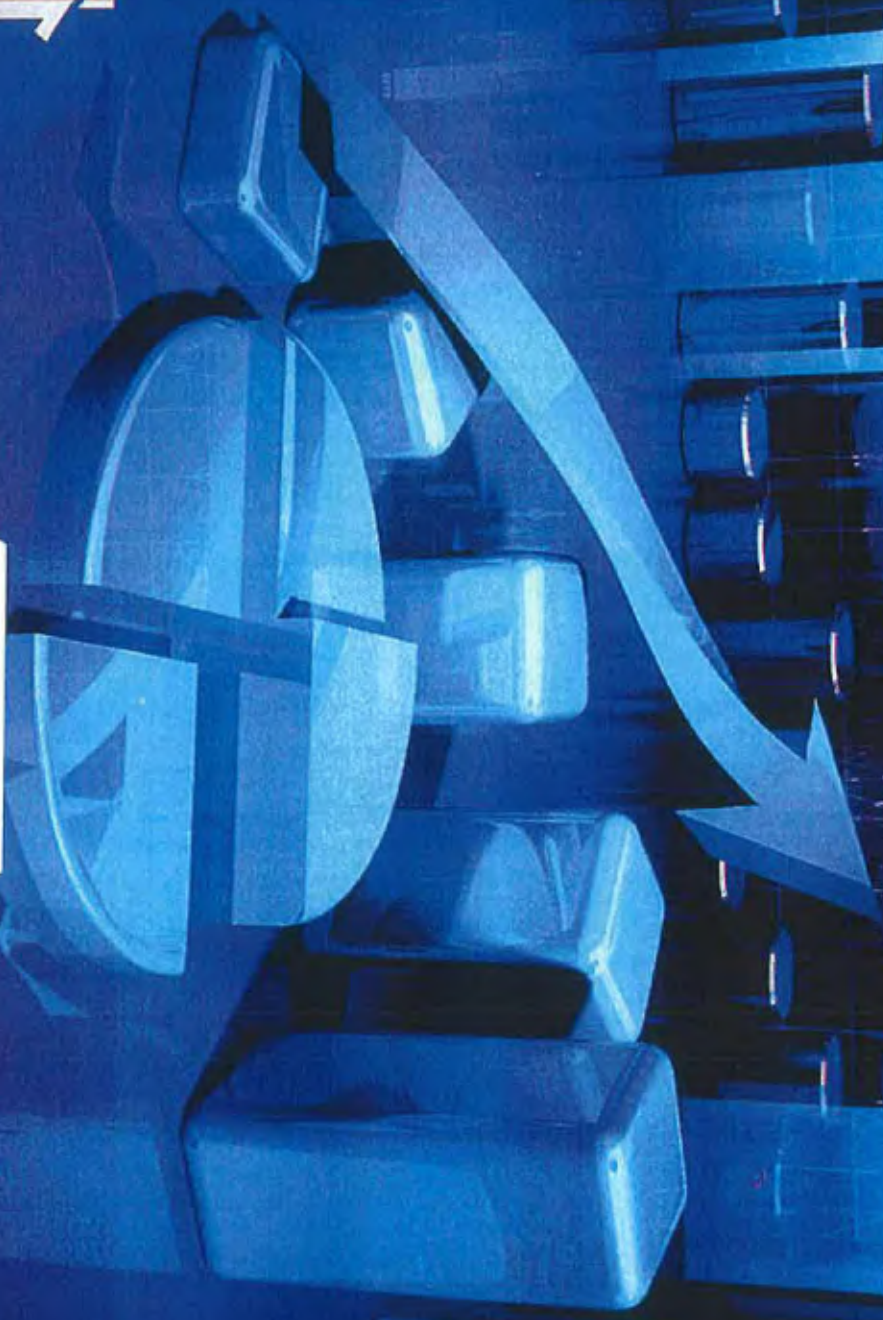
When buying a home, you might provide a down payment of 25% and then borrow the rest of the money (75%) from a bank. This is a 75% LTV mortgage where the debt is 75% of the total value of the property.



In a Fortress syndicate mortgage, we employ similar LTV ratios of about 70% to 80%. In the event of a sale, the bank's land loan/construction mortgage and the Fortress syndicate mortgage get paid before the remaining equity in the property is paid to the developer. Fortress investors get their money before the developer gets theirs.

Proper valuation of sites is essential. Fortress employs appraisals that are provided by certified and accredited appraisal professionals that carry the AACI designation. In some cases, third party research reports are obtained by experts to provide the valuation opinion.





Alternative investments are not tied to the equity marketplace, instead they are used as an investment tool to reduce an investor's overall portfolio risk through diversification.


THE GLOBE AND MAIL
CANADA'S NATIONAL NEWSPAPER • FOUNDED 1859

"It is not just individual investors like you who are fed up with the stock market's unpredictability. Managers of investment fund portfolios are also trying to do something about our volatile stock markets. They're looking more and more at alternative investments."

- "Riding out the storm, pension fund style" (02/24/12)

"CPPIB made a conscious effort in the wake of the financial crisis to **shift away from publicly traded securities, such as stocks and bonds, towards investments such as real estate and infrastructure.** CPPIB chief executive officer David Denison has credited that strategy for insulating the fund from volatile stock markets."

- "CPPIB Makes it's Biggest Real Estate Investment" (02/15/12)

Benefits
CANADA

"OMERS (over 400,000 members in Ontario)... had an investment mix of 82% public market and 18% private investment holdings. But a new strategy adopted (recently) started OMERS on the road toward an asset mix goal of 53% public markets and 47% private holdings."

- "Why OMERS is changing gears" - (01/09/12)

"The principal reason it was done was to **reduce our exposure to the volatility of the capital markets, especially public equity,**" says Michael Nobrega, president and CEO of OMERS since 2007."

- "Why OMERS is changing gears" - (01/09/12)



Our Products



Development & Construction

Our core product allows everyday Canadians to invest directly into the Canadian construction and development industry. Representing 20% of Canada's real GDP, the construction market has long been the envy of investors around the world and is now available through Fortress. As an investor, you'll receive a fixed interest rate and share in profits from the development at its completion. With such celebrated names as Brad J Lamb, Lamb Development Corporation and CityCore Developments Inc., you'll invest with some of the best known and longest tenured success stories in Canada.



Servicing & Development

One of the biggest transactions in the development process is the end builder or developer buying the site where their vision will be constructed. This product line allows you, the investor, to participate in the lift generated by the sale of improved lands to a buyer. Fortress focuses on mature parcels where the intended zoning (i.e. residential/commercial) is already in play or is supported by an official/secondary plan, ensuring projects are on shorter, more measurable horizons than traditional 'land banking' that can take a decade or more.



Income Production Series

Our Income Production Series allows you to further diversify your real estate holdings into projects that generate ongoing cash flow, even after your principal has been paid back. This unique series includes a variety of offerings that generate cash flow, including retirement residences, hotels, apartment buildings and commercial/medical plazas. You'll receive fixed interest while invested and an ongoing payment once your principal has been returned in full. This continues on in perpetuity, providing you annuity cash flow while you redeploy your money elsewhere. And if an unbelievable offer is made to purchase the property, then you will share that profit distribution as well.



London Advanced Medical Centre

by: Statesman Medical



Location

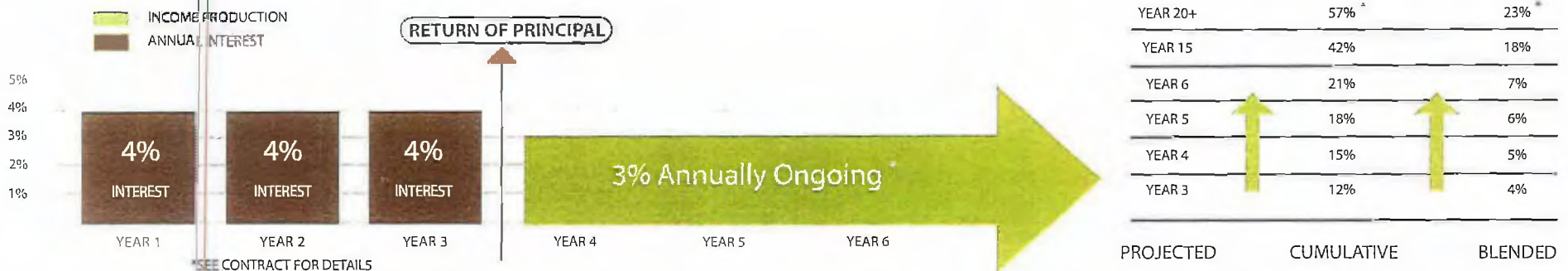


Richmond St. & Victoria St., London, Ontario
2 Blocks to St. Joseph's Hospital &
15 Minute Drive to University Hospital





Income Production Series



The Fortress Income Production Series provides equity and capital to acquire recurring cash flow for you as the investor. While your money is invested, you'll earn steady and predictable interest with the security of a mortgage. Unlike a REIT, MIC or LP where once your principal is returned to you your income and cash-flow stops, this product allows you to keep earning every year even with your principal now fully paid out. Enjoy the benefits of owning the cash flow of an apartment building, hotel, mall or retirement residence, without the liability of owning the property.

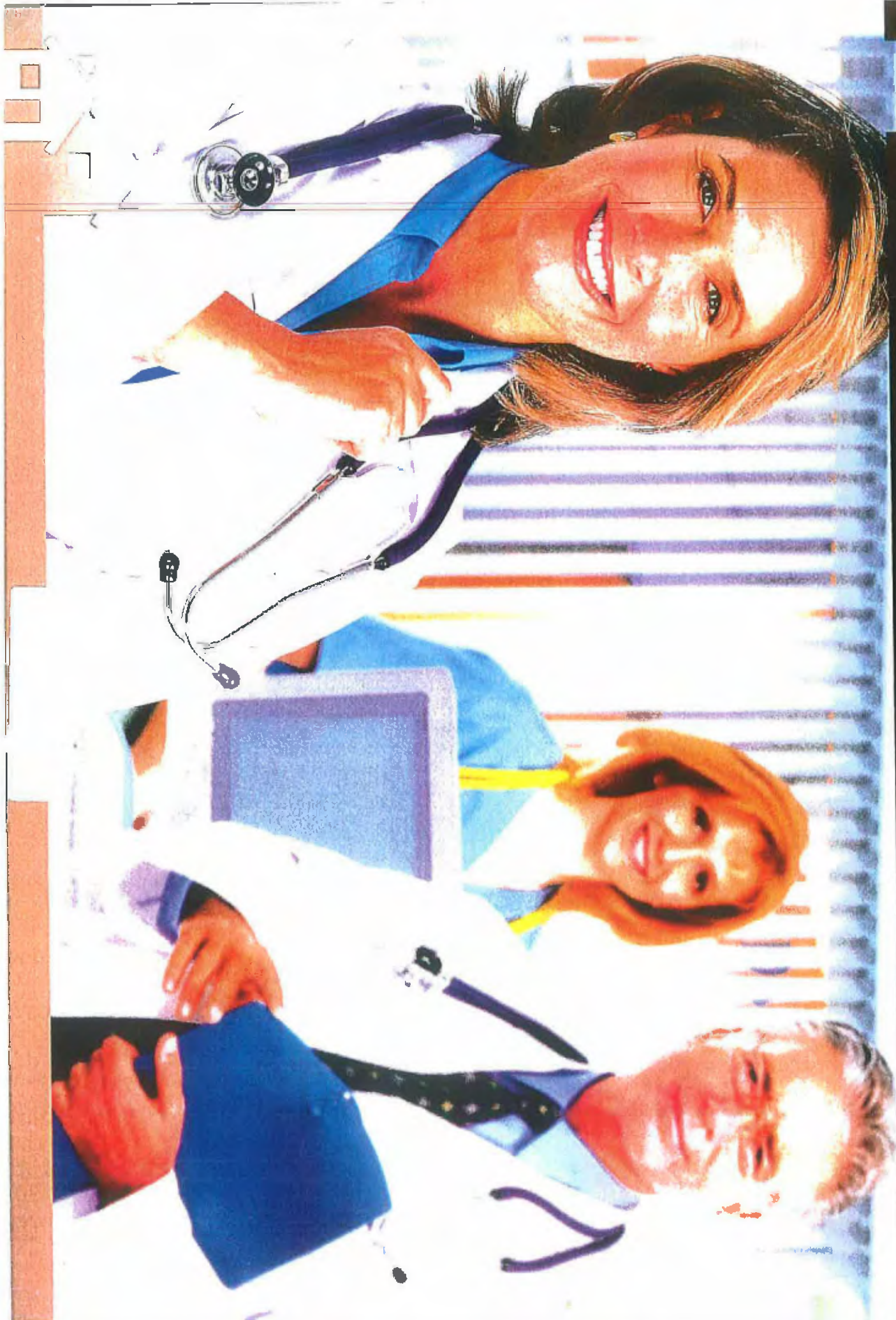
Investment Summary

London Advanced Medical Centre is the first offering from Fortress in the Income Production Series. Designed to offer investors the opportunity to participate in the ongoing returns from income-generating real estate, the Income Production Series can be a valuable addition to your portfolio.

- Security and collateral is provided via a syndicate mortgage in FIRST position with an excellent loan-to-value rate (approx. 60% at launch)
- Set rate of 4% annual interest paid monthly into your registered plan or chequing account
- Defined term of 3 years (with a 6 month stabilization option) before principal is returned via a re-finance of the construction loan and Fortress syndicate mortgage (now in 2nd position)
- Once principal is paid back in full, investors share in a portion of net rental income (calculated annually through audited financials)
- Target yield is 3% per annum on monies that are fully exited and paid back
- Source of ongoing income is from office leases from physicians billing OHIP, commercial tenants (pharmacy & lab) and rent from residents

*See contract for details



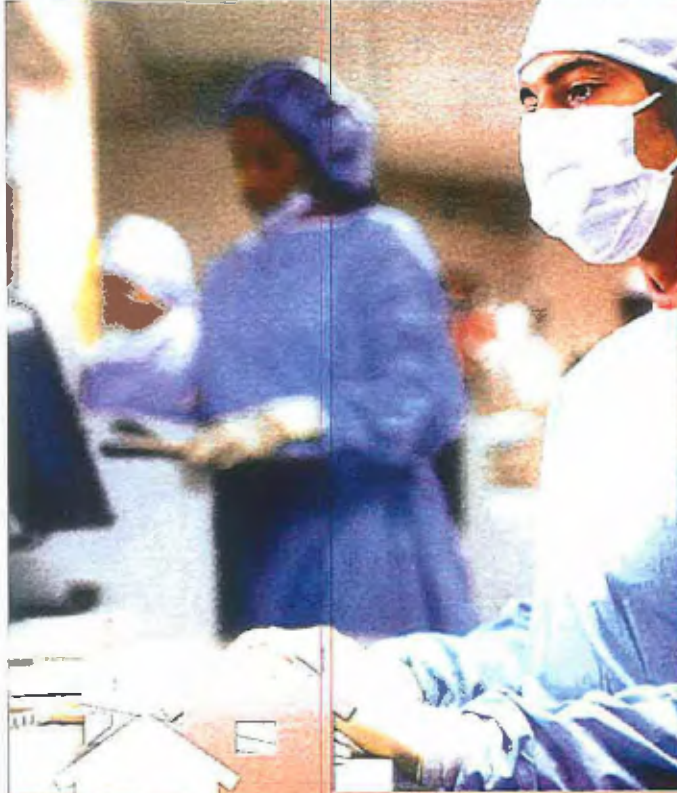
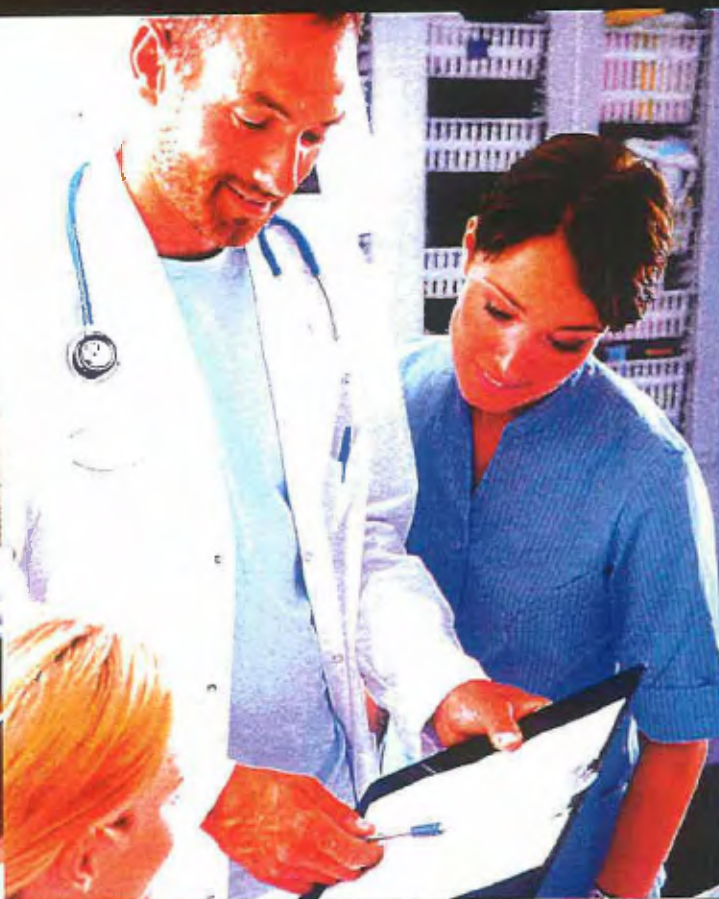


© 2004 American Medical Association

Development Summary

- A state of the art Medical Centre that will house a medical mall, full service practitioner offices and 2 storeys of private assisted living for seniors.
- 40 practitioner offices are available for lease and 132 seniors residences, including some that are devoted to memory wellness and dementia patients.
- Located in the heart of downtown London, just blocks from St. Joseph's Hospital.
- The fourth campus of its type offered by Statesman Medical Corporation; an Alberta-based company with over 30 years of experience in construction & development.
- Income to investors derived from commercial leases to physicians and labs/pharmacies plus rent from residents.





Fortress Gives



Fortress Gives is a new charitable program from Fortress Real Capital, committed to giving back to the communities that they are invested in.



Fortress Real Capital makes an \$80,000 donation to Team Up Foundation at a Toronto Raptors game on April, 13, 2011.



Fortress Real Capital CEO and COO, open the TSX as guests of Team Up Foundation on February, 17, 2012.



Fortress Real Capital launches Fortress Gives with a \$100,000 donation to the MLSE Team Up Foundation on February, 16, 2012.

“We’re proud of the communities we build and the value we create in great cities across Canada.” said Rathore. “Programs like Fortress Gives allow us to make another enduring impression by helping youth realize their goals and visions.” - *Fortress Press Release February 2012*

Fortress is proud to be a pace-setting donor with MLSE Team Up Foundation. With a focus on revitalizing community recreation spaces and creating programs to assist at-risk youth, the goals of Team Up are firmly in line with the Fortress philosophy of community betterment.





Testimonials



"I was looking to diversify into real estate and invested in 2009. I'm quite pleased with my return and even more so that I exited in full and on time. I would recommend Fortress to anyone looking to add real estate as an asset class to their portfolio."

Desh C. (Client)

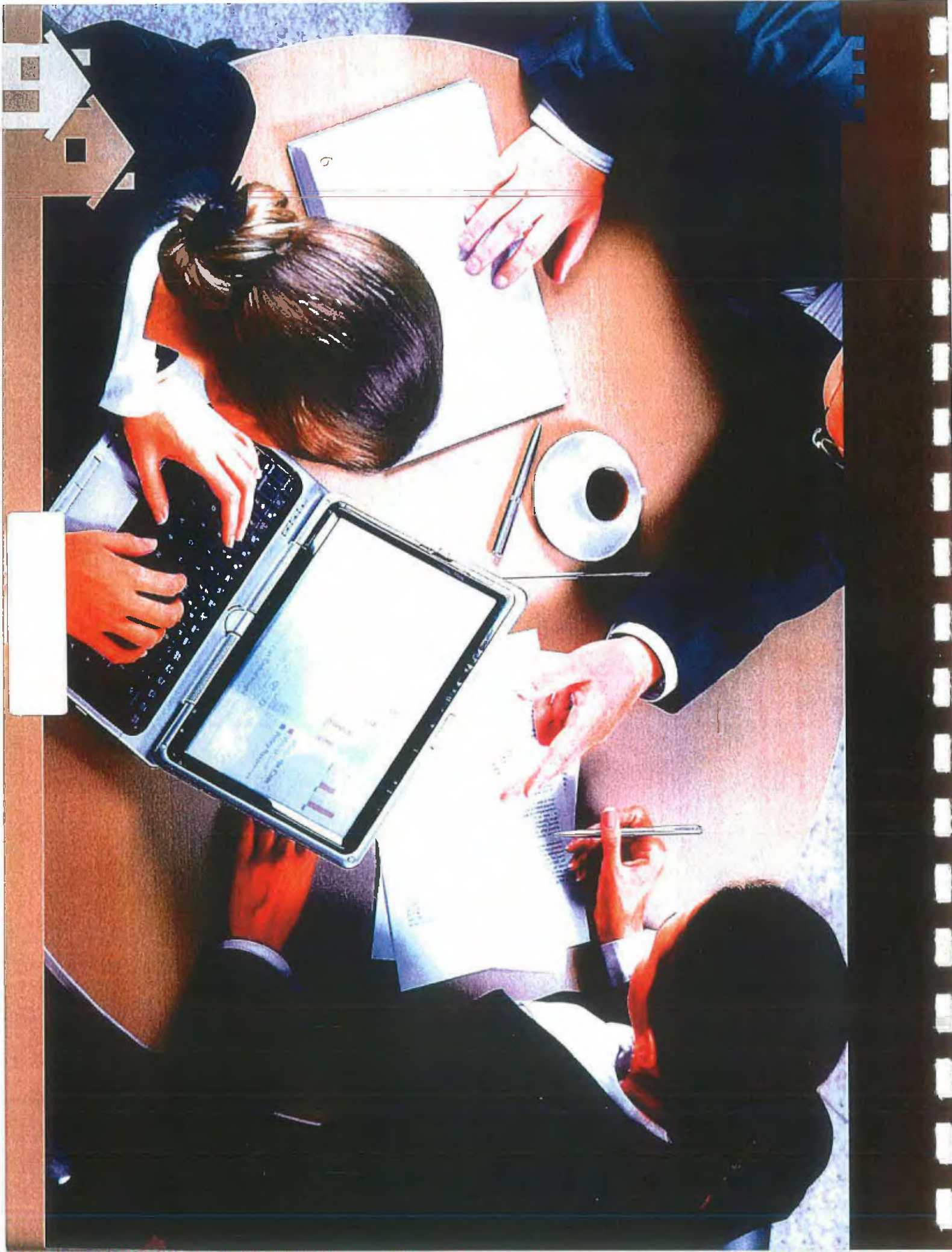
"To date, we have five projects where Fortress has provided equity. Of course, this has allowed Lamb Development Corp to do more projects. They represent an excellent alternative in the condo equity world."

Brad J. Lamb (Developer)

"Fortress makes sense to my clients that want real estate in their portfolio but don't want the risk of owning and carrying a property themselves. The defined terms and fixed interest rates allow me to help them plan for their future."

Joe S. (Mortgage Agent)





Risk Management

Any type of investing has risk and Fortress is no different. Understanding risk is an important part of making an informed investment decision and Fortress projects have been carefully reviewed so that any risk factors are clearly identified and planned for as best possible. Let's look at three main risks of development and how Fortress works to manage them:

What if the development fails to get the required zoning?

This is a major risk to any development project. If unable to get the required zoning, the planned project cannot proceed and can be stalled for years. Fortress projects don't look to alter or change the zoning plan for the area. Rather, we work with the current zoning to ensure that the envisioned development will be viable.

If the site plan calls for 14 stories, that is what we will seek to build (but we'll certainly ask for more!). By working with the current planning, Fortress reduces the risk of potential development delays that can stall a project.

Fortress focuses on mature sites, many of which carry not only the required zoning but even site plan approval and existing pre-sales!

What if the project runs out of money before or during construction? What about the rental income I am relying on?

We have all heard of projects that grind to a halt and sit unfinished for years. All Fortress projects carry an interest reserve that is a combination of developer equity, project proceeds and cash from Fortress. These monies are securely maintained in a separate account to ensure that the funds required to pay the interest on your full term are safely administered and available at the proper intervals.

Construction projects carry performance and labour/material bonds in addition to insurance policies on the builder once construction has commenced. These checks and balances are in place to protect the project as much as possible from cost over-runs and costly delays.

Projects in the Income Production Series category also earn income from the existing commercial or residential rent roll from the occupied and stabilized building.

What if the project doesn't meet its objectives? How do we get our money back?

The benefit of a syndicate mortgage structure is that all investments carry fixed terms and defined horizons. Monies are due back at the completion term and any delays in the project provide additional exit options:

1. A negotiated extension for which the developer/builder compensates the investor
2. A refinancing by a new institutional lender that exits the investors on schedule
3. A sale of the property

In the last option, the advantage of being part of a syndicate mortgage is that charges against the land get paid first and ensure that investors get their monies paid back prior to the developer's equity or any other shareholder.





New Dollars

• **Cash:** Certified Cheque or Bank Draft to administering lawyer in Trust

RSP: A new contribution can be made

Existing Investments

RSP/RIF/LIRA/LIF/RESP/TFSA: Can be transferred from current accounts to make a new Fortress investment

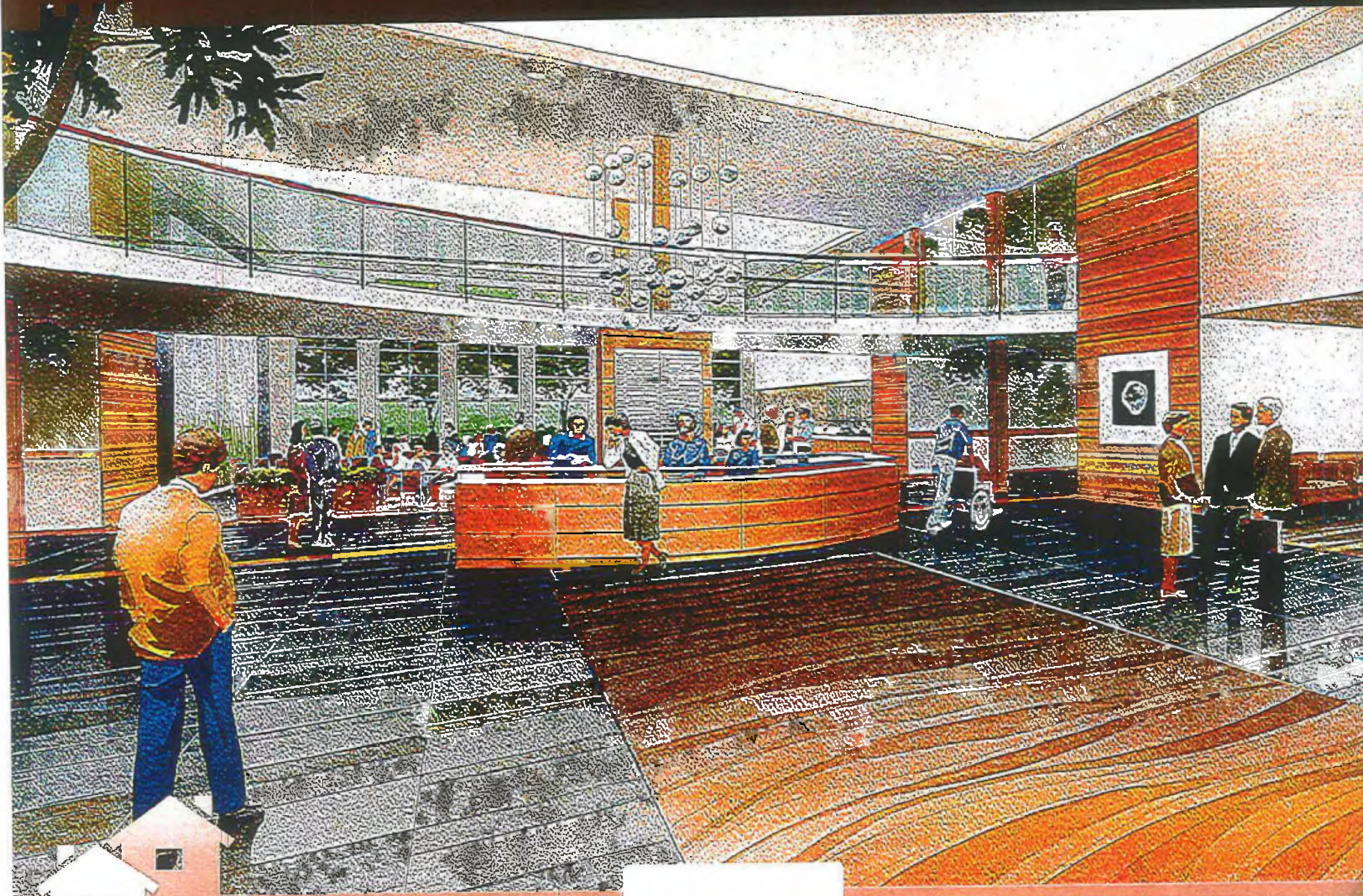
Minimums: **\$25,000 (RESP/TFSA: \$15,000)**

- Your investment will be on a fixed term (unless noted otherwise)
- Investment will accrue interest at a fixed interest rate per year
- Interest is paid at regular intervals and is non-compounding
- Development & Construction and Servicing & Development deals offer a deferred lender fee that can boost blended returns*
- Income Production Series projects offer on-going cash flow from net rents received through a charge against the rent roll*

*(*see contract for details)*

Defined Terms, Fixed Horizons, Direct Collateral





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Current Offering

London Advanced Medical Centre is a commercial medical project and the first of its kind in Ontario. It will be home to a state-of-the-art medical facility with private assisted living for seniors.

Located in downtown London, just two blocks from St. Joseph's Hospital, this facility will put convenience at the forefront while creating a pleasant environment for the patients and practitioners.

Zoning is in place for a main floor medical mall with a second floor dedicated to secured practitioner offices. The top two floors will provide high level private seniors care with a focus on memory, wellness and restoration.

With a centralized information system, a full service on-site staff and access to medical mall services, doctors can reduce their overheads and focus more on the patients, less on the paperwork. Patients will also enjoy a pleasant experience from the moment they walk into the building.

With construction set for Fall 2012, London Advanced Medical Centre is poised to establish a new standard for health care and practitioner service in Ontario.



This project is part of the Fortress Income Production Series



London Advanced Medical Centre
is the vision of Dr. Garth Mann.
Statesman has successfully
constructed several similar projects
in Calgary and Arizona.

STATESMAN

what a beautiful way to live!



Statesman Development Ltd.

Master Planned Medical Communities

Experienced professionals. Proven performance. Quality workmanship and an uncompromising commitment to excellence.

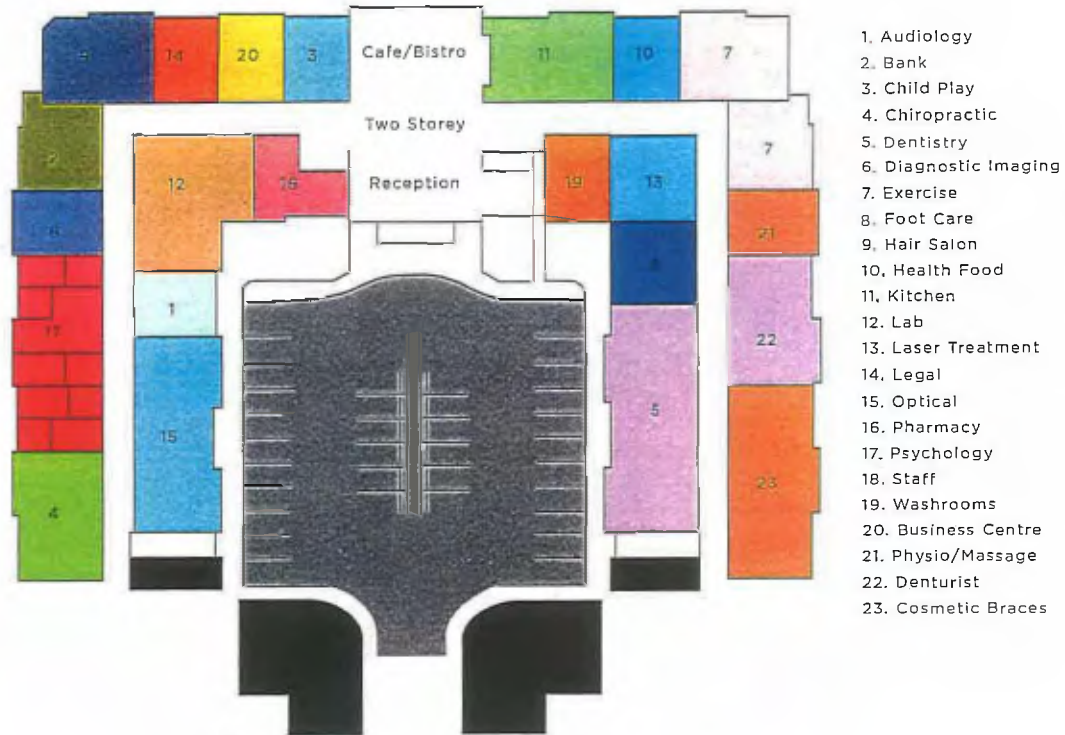
These serve as the cornerstones for Statesman Developments which has emerged as one of Alberta, Canada's largest, most trusted and respected names in residential housing.

Since 1976, company principal Dr. Garth Mann and The Statesman Team have built and marketed to over 3000 residents, in major master planned communities. They continue to redefine housing design and the senior "Lifestyle Experience." Along the way, Statesman has garnered local and national coverage in magazines and earned numerous awards for their unparalleled craftsmanship and design.

The Professionals at Statesman Development know all about quality. Every home and every community is approached with the same level of enthusiasm and attention to detail to ensure each homeowner's needs are completely satisfied in that community.



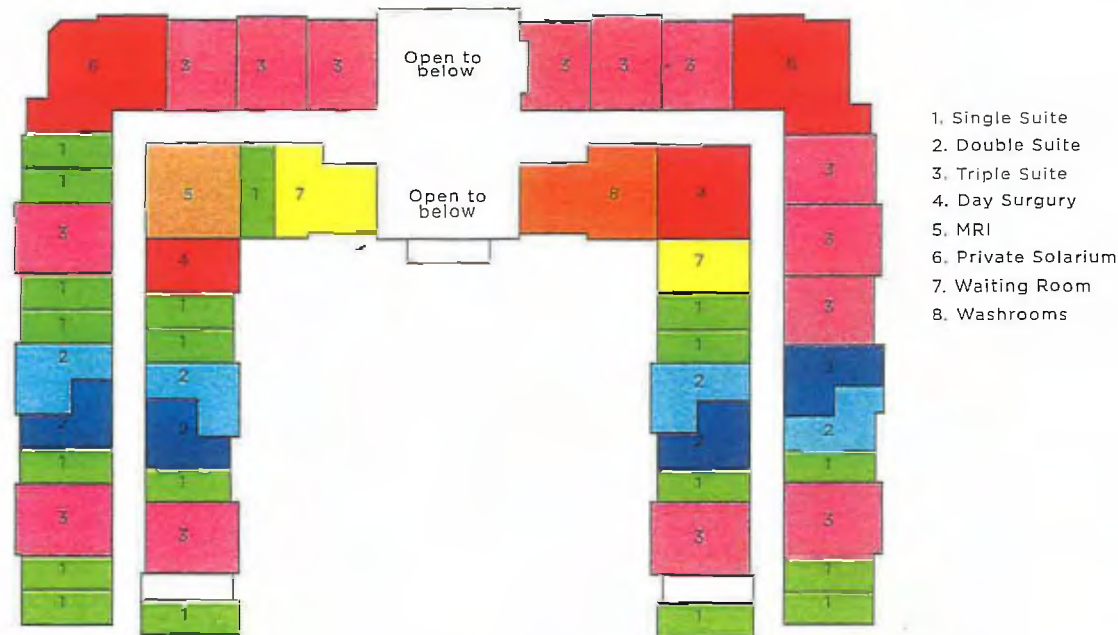
Ground Floor Medical Mall



- A welcoming lobby where patients are managed through the full service centralized system.
- Anchored by a major national chain that will operate a pharmacy and labs.
- An array of medical services including dentists, opticians, chiropractors and therapists.
- On-site medical imaging services available offering convenience to patients and practitioners.
- A paperless system with a business office to handle all OHIP billings for physicians.

The Development

Second Floor Practitioner Offices



- 40 full service practitioner office suites available for lease.
- Suites available in single, double or triple combinations and come complete with examination area, private doctor's office and nursing associate station.
- Services with the practitioner units include staffing, paperless supplies, cleaning, security, utilities (not including telephone and electricity) and the most advanced Patient-Data-Care web based software.
- Practitioners will also have access to a lounge, lockers, health club and day beds.
- 3 Day-Surgical suites available for rent in addition to the conveniences offered in the medical mall.





The Development



THE MANOR VILLAGE

LIFE
CENTERS

Private Assisted Living

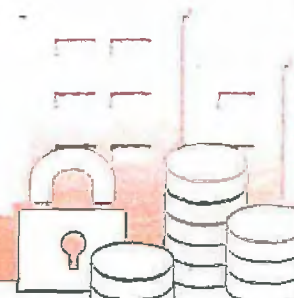
Managed by The Manor Villages

The concept for The Manor Villages evolved over a decade of planning and development with the determination to develop the finest housing and a quality lifestyle for the senior resident.

Precipitated by the changing needs of his mother, Birdie Viola Mann, Statesman President & CEO Dr. Garth Mann personally visited nearly seventy senior housing facilities across North America to crystallize his vision. The Manor Villages became a reality in 1997 when Statesman proudly opened The Manor Village at Signature Park in Calgary, dedicated in loving memory to Birdie Viola Mann.

Suites are available with extensive amenities, services and luxurious atmosphere which are all carefully designed to please those who seek the most from life and know how to live well. Manor Villages provide a safe and secure environment for those suffering from dementia and are given extra care through the wellness team.

"The real testament to success is in the many happy Residents who are enjoying The Manor Village communities throughout North America." - Dr. Garth Mann, President & CEO





*Banting Monument
- London, Ontario*



How to Get Started

Speak to a licensed representative for more information on this project and other offerings from Fortress Real Capital. They can review your portfolio, assess if a purchase makes more sense for you from registered or cash assets and get you started!

Cash purchases close quickly and give you the fastest access to a purchase. Registered assets require the opening of a self-directed account with a trustee. Fortress staff will assist in this process as well as executing the transfer forms to move funds from your current RSP to the new self-directed account.

In every transaction, you will speak to and get advice from a licensed mortgage agent/broker and a lawyer who will provide ILA (independent legal advice). In some instances, where required by local rules and regulations, the services of a registrant may also be engaged.

Complete the Client Information Form today with your licensed representative! Fortress will prepare the investment documents for you as you begin your path to direct Real Estate investing in the Canadian development market. Real security, real returns...
Investing that makes sense!



Thank you for taking the time to view this presentation.

You will receive a valuable information kit including:

- Project Term Sheet *your investment at a glance*
- Informative articles and reports *recent news and media*
- Sample Land Registry documents *see what your collateral looks like*
- Process Checklist *how Fortress moves your order to completion*
- Fact Sheet *simplified technical summary of the project*
- ILA checklist *important risk and disclosure items for you to review*



Gotham, Ottawa



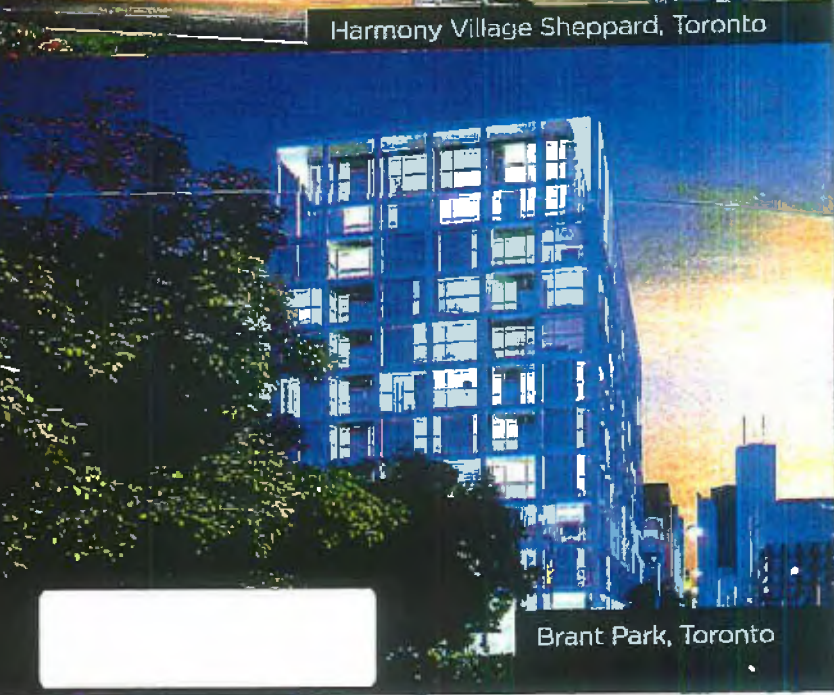
6th and Tenth, Calgary



Harmony Village Sheppard, Toronto



Capital Pointe, Regina



Brant Park, Toronto



FORTRESS
REAL CAPITAL

www.fortressrealcapital.com



This is not an offer to sell securities. Any investment must be made pursuant to all appropriate legal contracts, agreements and, where required, an offering memorandum. Interested persons are invited to obtain a copy of the offering memorandum. Fortress Real Capital is a product, not a mortgage brokerage, and is available to bona fide accredited and eligible investors (i.e. requirements vary by provincial). Licensed mortgage agents/brokers close all transactions. Approved persons and organisations, where permitted, may enter into referral relationships with Fortress Real Capital and Centro Mortgage and will be compensated for having referred, directed and introduced prospective investors/lenders to Fortress Real Capital and Centro Mortgage. In some instances, the relationship is instead between a selling party, the issuer, and an issuer, please visit for more information. Centro Mortgage (FSCD License 10102) is the lead mortgage brokerage for the Fortress Real Capital product unless specifically noted otherwise. For subject properties outside of Ontario, there are unique provincial brokerage license numbers that will be included in all documents and materials.

Exhibit "M"

to the Affidavit of

Jawad Rathore, sworn before me

this ^{21st} day of July, 2013.

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke at the bottom, positioned above a solid horizontal line.

A Commissioner, etc

Catherine Wing-Yee Ma, a Commissioner, etc.,
Province of Ontario, for Norton Rose Fulbright Canada LLP /
S.E.N.C.R.L., s.r.l., Barristers and Solicitors.
Expires June 1, 2016.

CENTRO
MORTGAGE INC.

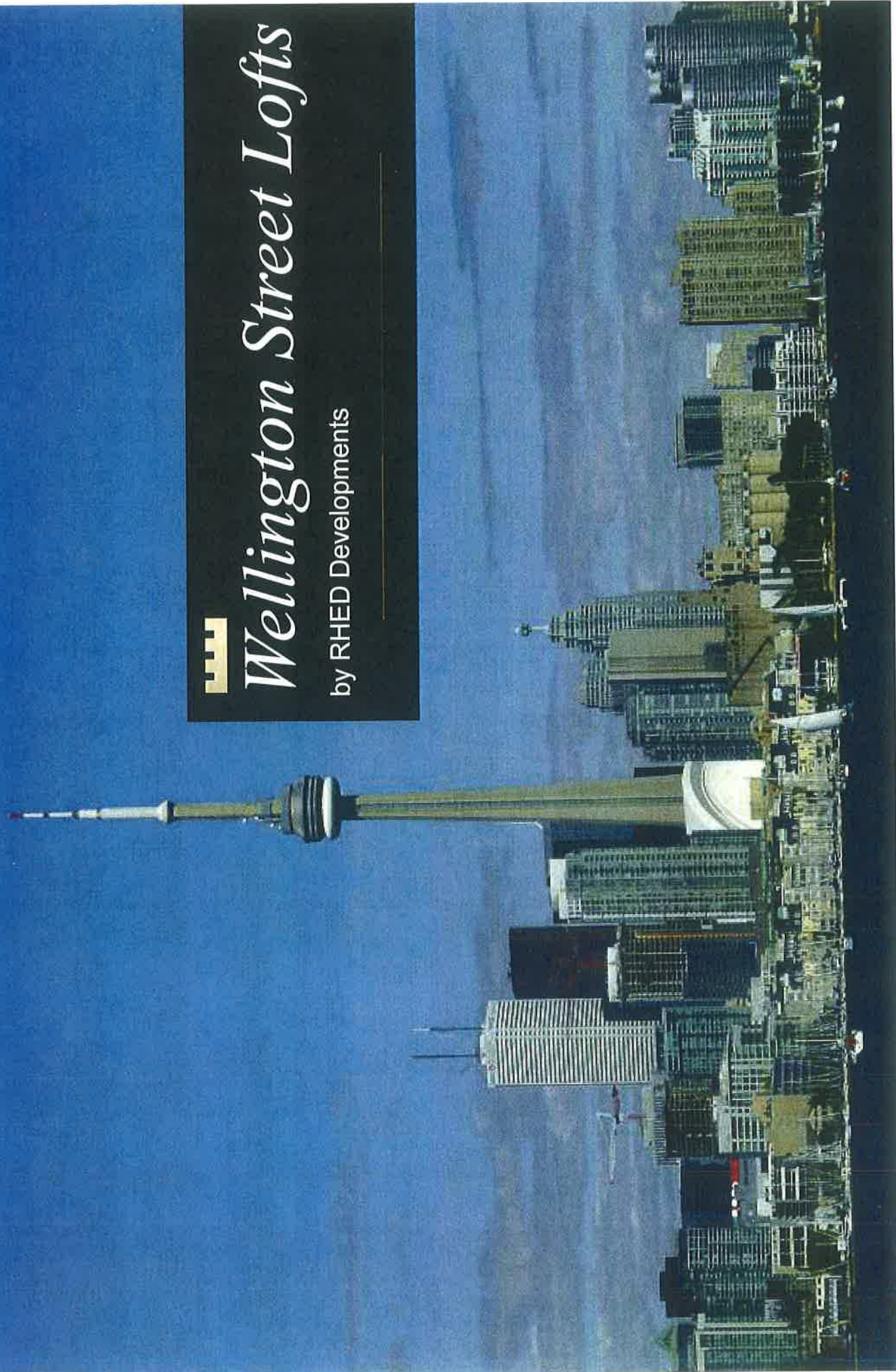


RHED



Wellington Street Lofts

by RHED Developments





Fortress Real Capital

Profile

- ✦ Largest non-accredited eligible syndicate mortgage back office in Canada
- ✦ In operation since 2002
- ✦ Provides the opportunity to invest in large scale developments
- ✦ Total financings in last 120 days catalyzed over \$380,000,000 of projects (projected completed value)
- ✦ Available to retail consumers via referral from financial advisors
- ✦ Lead mortgage brokerage in Ontario is Centro Mortgage Inc. (FSCO License #10102)





What is a Syndicate Mortgage?

Product Overview

- ✦ A syndicate mortgage is when *several* investors collectively fund *one* mortgage instrument
- ✦ There are no shares or units that *change or fluctuate* in value (e.g. mutual funds, segregated funds)
- ✦ This allows the funds to move as one while noting and reflecting each individual investor's position
- ✦ Every investor has their *full* face amount registered in their favour at the Land Registry Office (administered by the Government of Ontario) with a lien as their *collateral*
- ✦ This is a feature that is *unique* to syndicate mortgages and is not available through *any* other product



RSP and Self Directed Mortgages

You can use your RSP and other registered funds (LIRA, LIF, RIF etc.) to invest in 'self directed mortgages'

Subject properties located in Canada can be considered eligible investments as per the Income Tax Act

This allows you to take your current savings, transfer them to an account with an eligible institution (e.g. a Trust company) and then invest in a syndicate mortgage

Get real security and collateral the way banks do; invest and lend against quality, appraised real estate!

CENTRO
REAL ESTATE



THE
HED



How FORTRESS works with the Bank

What's the difference?

Banks provide *hard costs* (usually 60/65% LTV), including

- + Land loan to buy the parcel/building
- + Project financing/build-out
- + Monitored construction budget to completion

Fortress provides *soft costs* (approx. 75-80% LTV), including

- + Project equity acquisition
- + Marketing campaign
- + Permits/applications/zoning
- + Interest reserve etc.



Our Latest Offering

Wellington Street Lofts

Wellington & Bathurst,
Downtown Toronto

by RHED Developments

We are proud to offer the Fortress Real Capital
(FRC) product via Centro Mortgage® Inc.
FSCO licence #10102

CENTRO
MORTGAGE INC.



FORTRESS
REAL CAPITAL

RHED



RHED Developments

Led by international designer Del Terrelonge, rhed is a multi-disciplinary design firm with several projects under way.

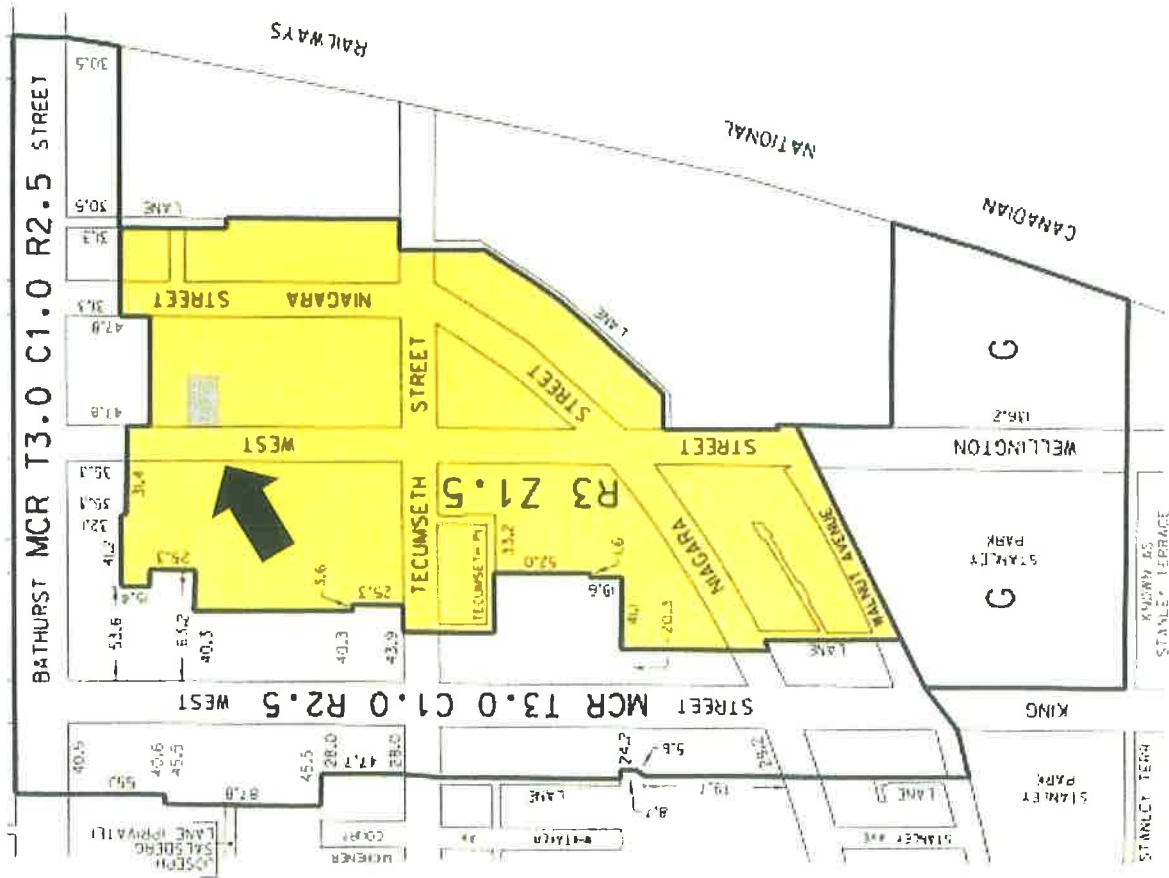
rhed is experienced in all aspects of design from interior, graphic, product and new media design to concept/content development and marketing and advertising. rhed also has a strong construction and project management base from which it conducts its architecture/interiors division, and is known for its meticulous attention to detail and innovative organic approach to design and content development.





Current Offering

- ✦ Existing design will yield 11 foot ceilings on the first floor and 12.5 foot ceilings on the second and third floor
- ✦ Two units per floor of approx. 1700 square feet each and all zoned live/work
- ✦ New third floor will be wrapped in glass with one unit immediately furnished and completed in Langston Hall finishes
- ✦ This will serve as the Langston Hall sales centre for rhed Developments and will be the last unit sold at the end of the 18 month term





Investment Overview

Wellington Street Lofts represent a unique investment opportunity for persons looking to the real estate market

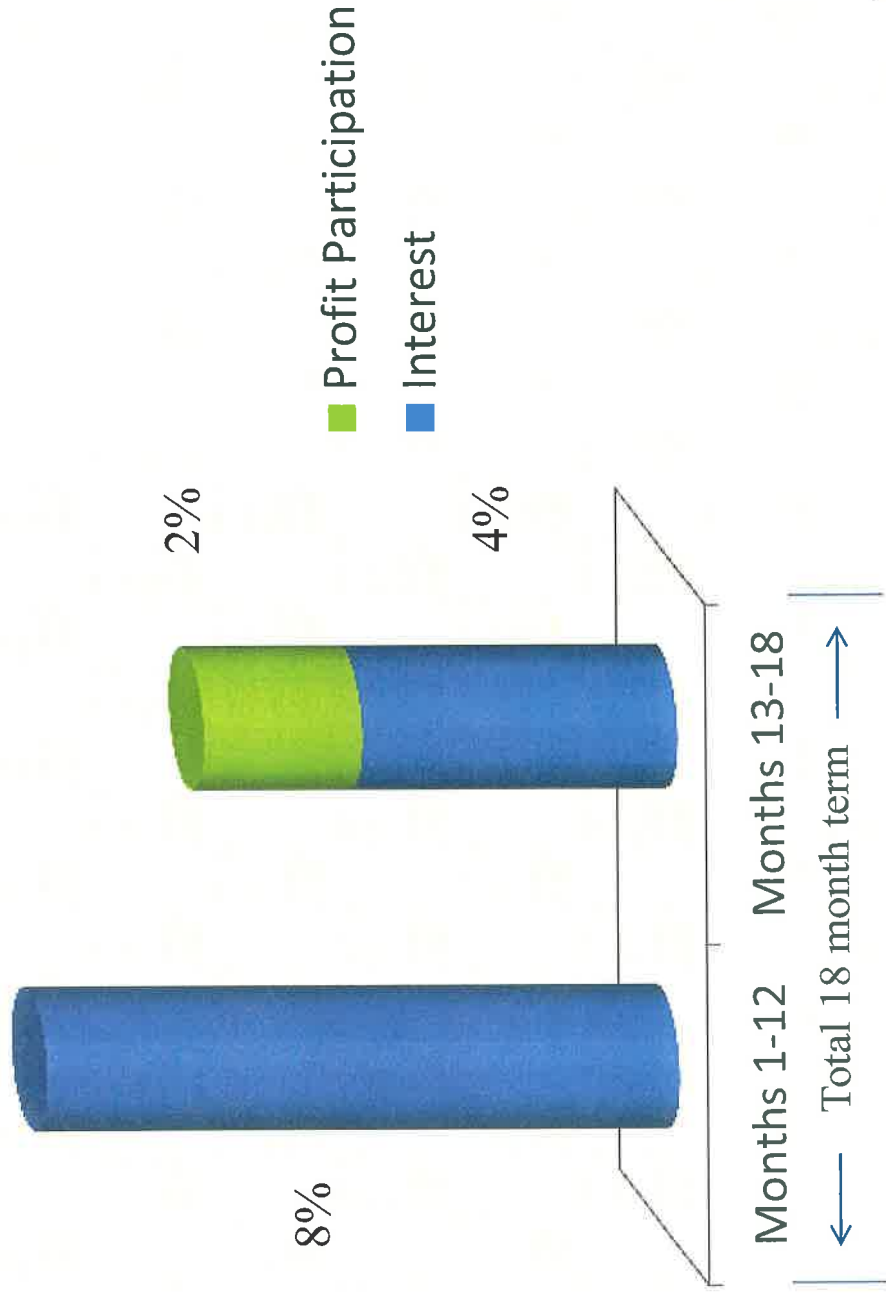
- + 18 month term
- + RSP eligible
- + Investment will accrue interest at a rate of 8% per annum
- + Interest is paid monthly and is non-compounding
- + Additional potential performance fee boosts blended return to 14% for the full term





Investment Overview

Investment Summary





Investment Overview

Investment Summary

Example On \$100,000 Investment

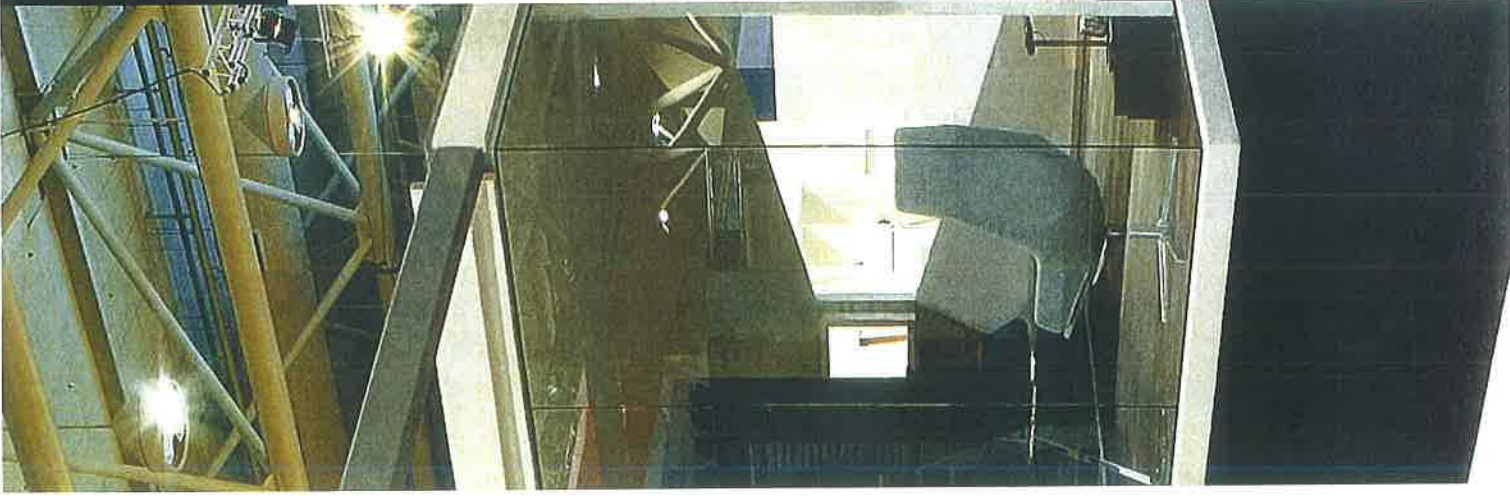
	Months 1-12	Months 13-18	Totals
Principal: \$100,000			
Annual Interest (paid monthly)	8%	4%	\$12,000
Principal Repayment			\$100,000
Profit Sharing		2%	\$2,000
Total Inflow			\$114,000
Net Return	8%	6%	\$14,000

** Fortress Real Capital product via Centro Mortgage* Inc. FSCO licence #10102

* Registrant in good standing under MBLAA since 2002

Minimum Investment Amount: \$25,000





How to Participate

How to invest:

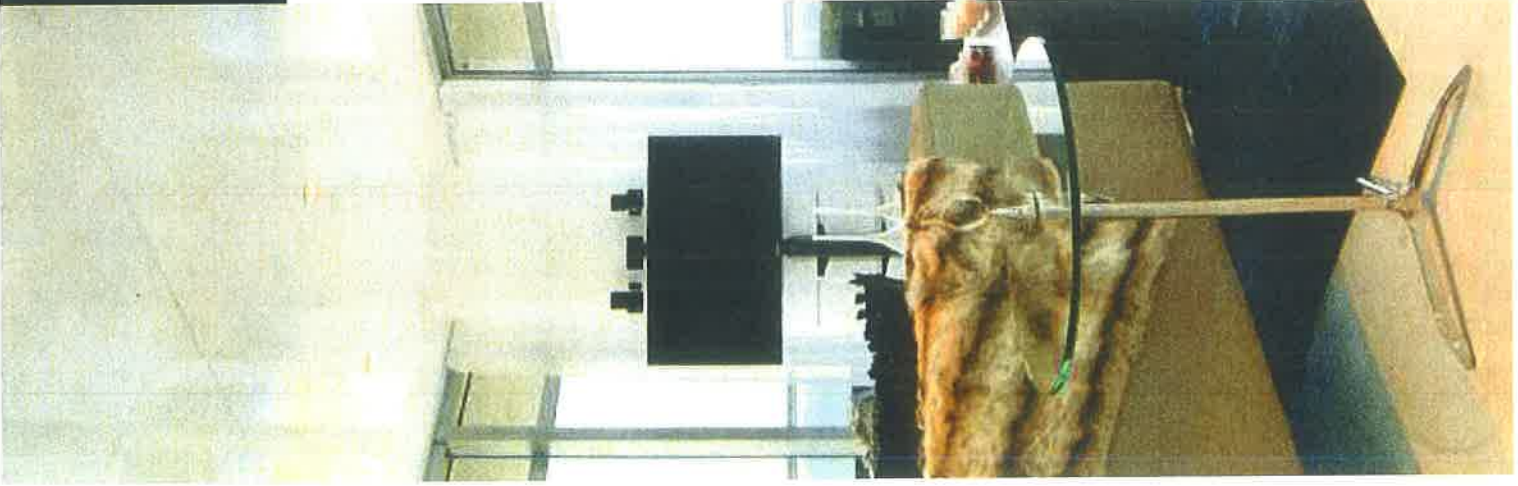
- + Cash (Certified cheque or Bank Draft in CDN currency)
- + New Contribution in RRSP
- + Transfer of existing RRSP, LIRA, RRIF and LIF
- + Minimum investment: \$25,000



How to Participate

How to Get Started:

- + Speak to your representative for more information on this project. They'll review your portfolio and assess if a purchase makes more sense for you from registered or cash assets
- + Cash purchases close quickly and give you the fastest access to a purchase; the whole process is sold, closed and administered by a licensed mortgage professional and a lawyer
- + Registered assets require the opening of a self-directed account with a trustee. Fortress staff will assist in this process as well as the processing of the transfer forms to move funds from your current RSP to the new self-directed account
- + Fill in the Client Information Form and give it to us and we will prepare the complete investment documents for you



Future Projects

Coming Soon!



LAMB DEVELOPMENT CORP

Luxury Urban Condominiums



BRIGHT STAR
CORPORATION

Exquisite Waterfront
Living



ELDiN
BUILDING CORPORATION

Quality Communities
for 30 Years





Contact

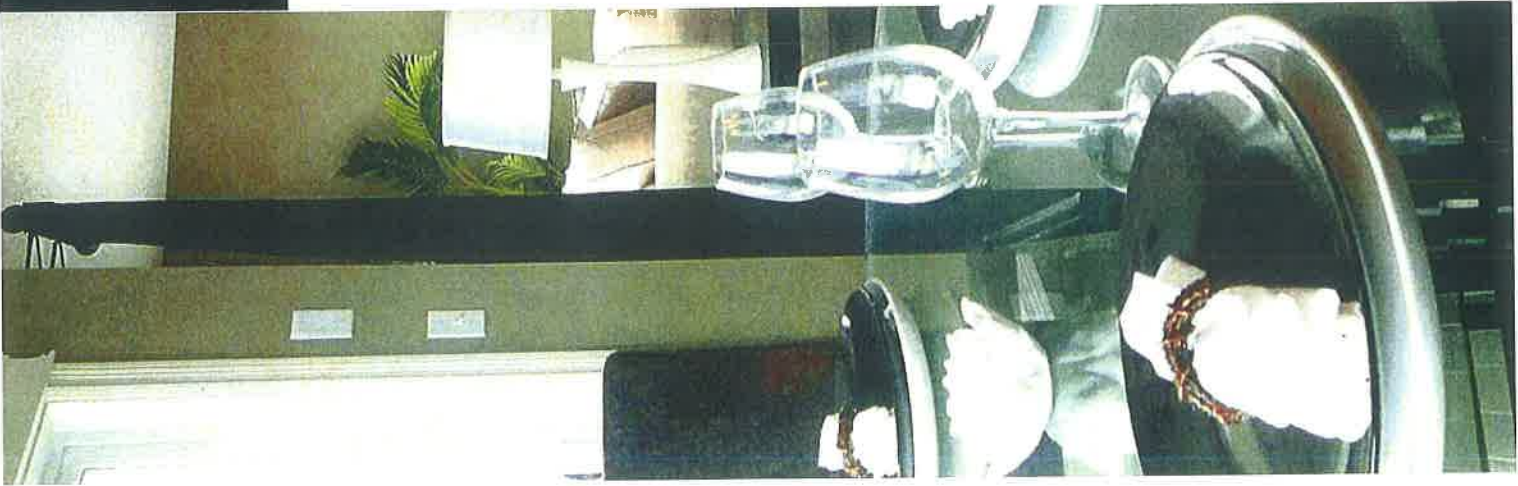
Thank You

Representative Contact Information

CENTRO

FOR PRESS
Media Contact

FHED



Contact

Thank You

Thank you for reviewing this information. Please contact your representative for more information

Important Legal and disclaimer information is on the following slide

Fortress is a product, not a mortgage brokerage. Licensed mortgage agents/brokers close all transactions. All mortgage business is done through Centro Mortgage Inc., FSCO License 10102. Associated persons and organizations may enter into referral arrangements with Fortress Real Capital and will be compensated for having referred or directed consumers to FRC/Centro for purchases

CENTRO MORTGAGE INC.

FRC



FORTRESS
REAL CAPITAL

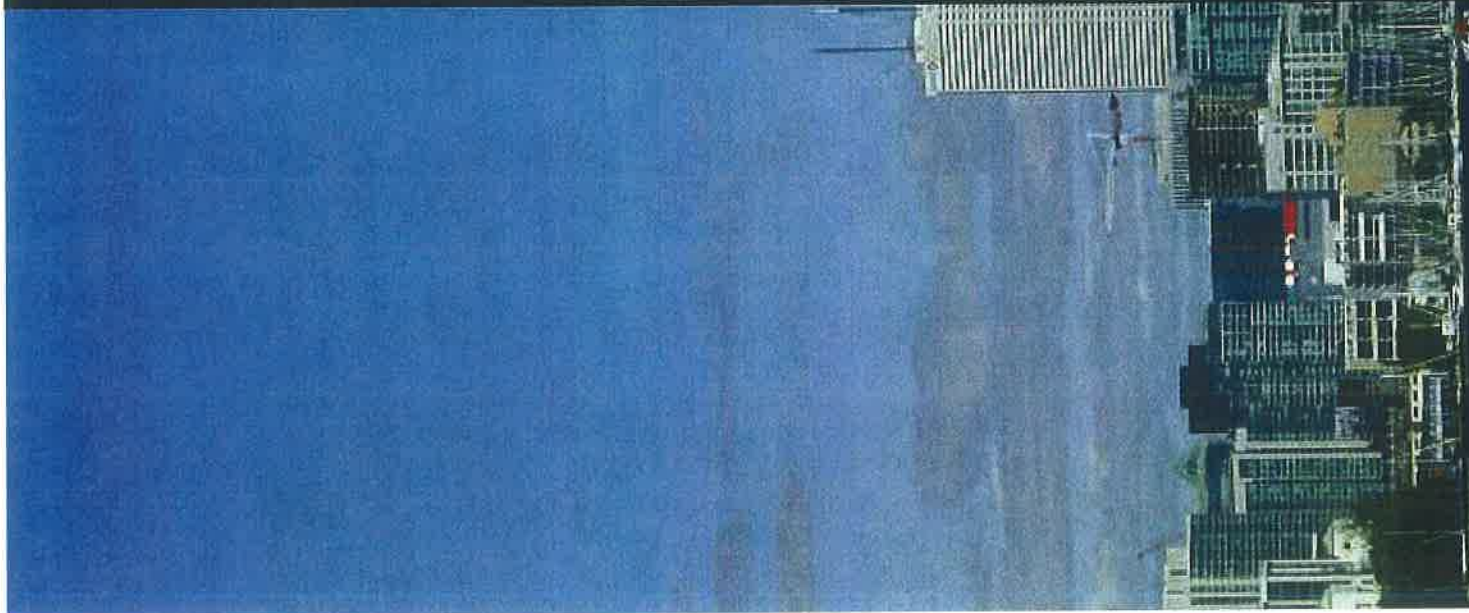
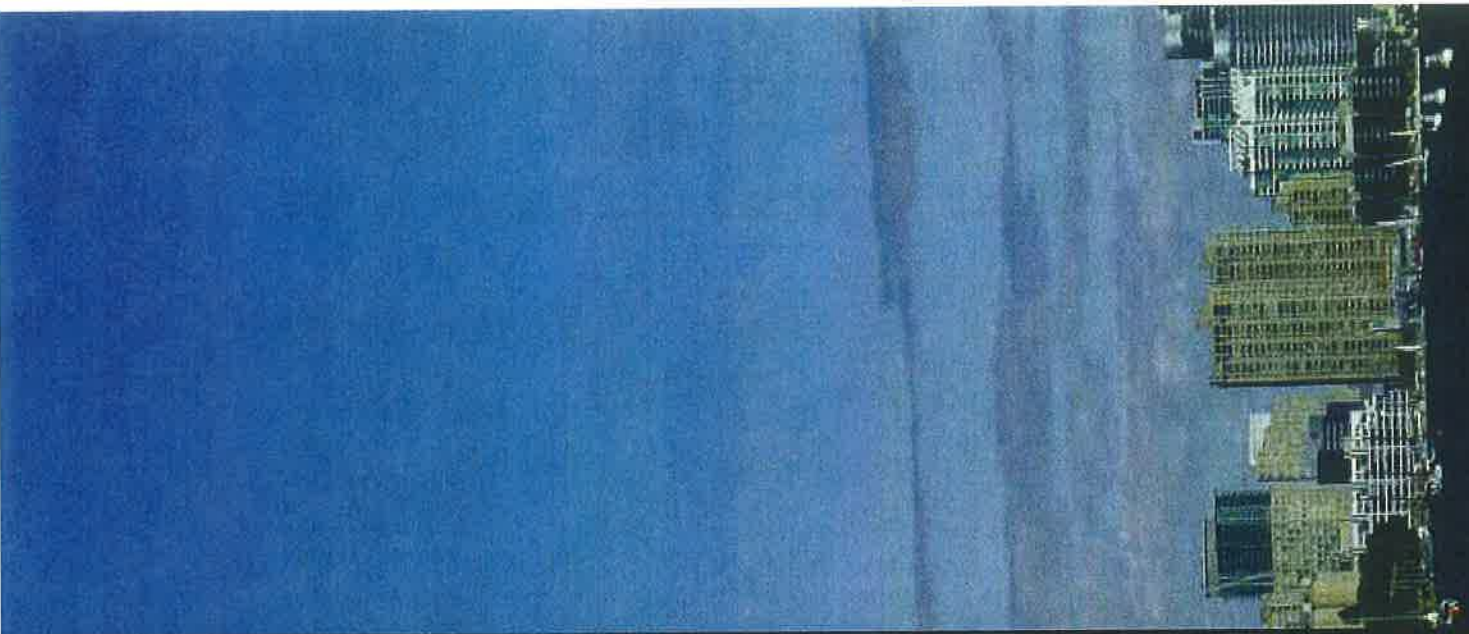
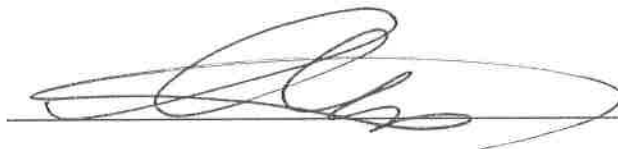


Exhibit "N"

to the Affidavit of

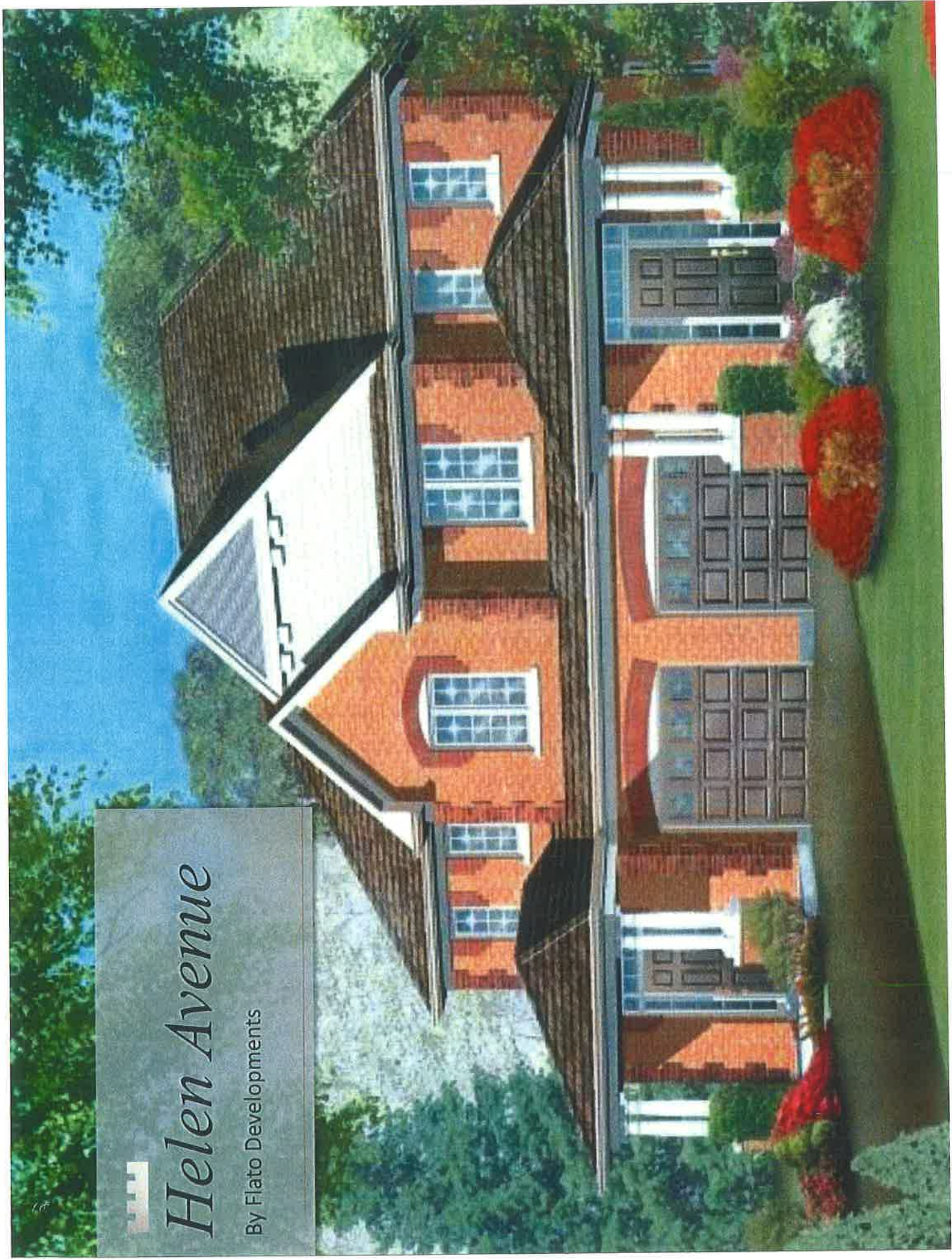
Jawad Rathore, sworn before me

this ^{1st} 29th day of July, 2013.

A handwritten signature in black ink, appearing to be 'Catherine Wing-Yee Ma', written over a horizontal line.

A Commissioner, etc

**Catherine Wing-Yee Ma, a Commissioner, etc.,
Province of Ontario, for Norton Rose Fulbright Canada LLP /
S.E.N.C.R.L., s.r.l., Barristers and Solicitors.
Expires June 1, 2016.**

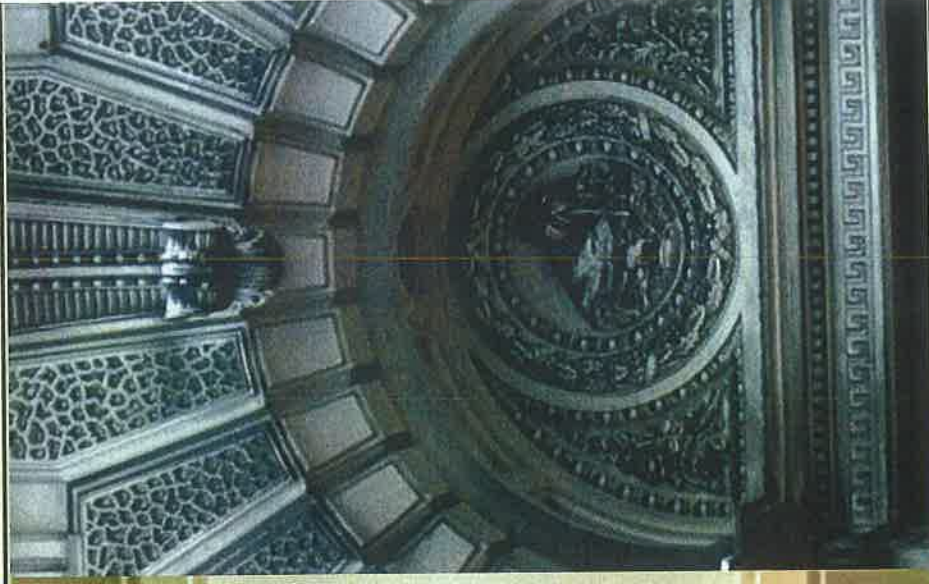


Helen Avenue

By Flato Developments

Profile

- + Largest non-accredited eligible syndicate mortgage back office in Canada
- + In operation since 2002
- + Provides the opportunity to invest in large scale developments
- + Total financings in last 180 days catalyzed over \$700,000,000 of projects (projected completed value)
- + Available to retail consumers via referral from financial advisors
- + Lead mortgage brokerage in Ontario is Centro Mortgage Inc (FSCO License #10102)



Investment Philosophy

- ✦ Fortress has a *unique focus* on only bank-quality deals and not speculative projects or aggressive lending thresholds.
- ✦ Typical Fortress investments are large scale residential construction/development projects with defined exit strategies, certified pro-formas and bonded/insured builders
- ✦ Fortress provides transparency to the investor for all costs, expenses and revenues
- ✦ Fortress offers the ability to invest in large scale projects without exposure to cash calls, shareholder dilution or limited partnership risk



FORTRESS
REAL CAPITAL

FLATO
DEVELOPMENT INC.

CENTRO
MORTGAGE INC.

Product Overview

- ✦ A syndicate mortgage is when *several* investors collectively fund *one* mortgage instrument
- ✦ There are no shares or units that *change or fluctuate* in value (e.g. mutual funds, segregated funds)
- ✦ This allows the funding to move as one but still individually note and reflect each investor's position
- ✦ Every investor has their *full* face amount registered in their favour at the Land Registry Office (administered by the Government of Ontario) with a lien/charge as their *collateral*
- ✦ This is a feature that is *unique* to syndicate mortgages and is not available through *any* other product



FORTRESS
REAL CAPITAL

FLATO
DEVELOPMENT INC.

CENTRO
MORTGAGE INC.

What is a Syndicate Mortgage?

- + A syndicate mortgage is when *several* investors collectively fund *one* mortgage instrument
- + There are no shares or units that *change* or *fluctuate* in value (e.g. mutual funds, segregated funds)
- + This allows the funding to move as one but still individually note and reflect each investor's position
- + Every investor has their *full* face amount registered in their favour at the Land Registry Office (administered by the Government of Ontario) with a lien/charge as their *collateral*
- + This is a feature that is *unique* to syndicate mortgages and is not available through *any* other product



Risk Management

- What if the development doesn't achieve necessary zoning or pre-sales?
- What if the project runs out of money before or during construction?
- What if the project doesn't meet its objectives... How do investors exit?



FORTRESS
REAL CAPITAL



Risk Management



What if the development doesn't achieve necessary zoning or pre-sales?

FRC doesn't land bank or try to alter zoning/development plans; we work with what is in place.



FORTRESS
REAL CAPITAL



Risk Management

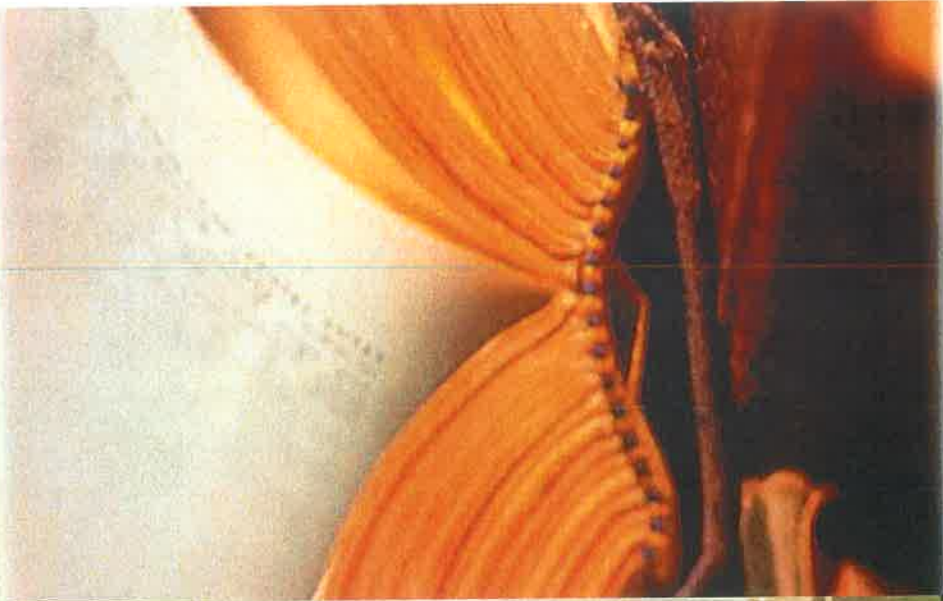


What if the project doesn't meet its objectives... How do investors exit?

Every project carries an approximate LTV of 75% or less to provide a buffer to investors if the property has to be sold to recover monies

Strategy

- + Fortress has a *unique focus* on only bank-quality deals and not speculative projects or aggressive lending thresholds.
- + Fortress investments are large scale residential construction/development projects with defined exit strategies, certified proformas and bonded/insured builders
- + Fortress provides transparency to the investor for all costs, expenses and revenues
- + Fortress offers the ability to invest in large scale projects without exposure to cash calls, shareholder dilution or limited partnership risk



Helen Avenue

By Flato Developments Inc.



CENTRO
MORTGAGE INC.

AHK Construction Group

Helen Avenue

Welcome to Helen Avenue, a low rise development and servicing project located in scenic south Unionville.

- ✦ A mixture of 46 freehold townhomes and detached singles, Helen Avenue represents one of the last parcels in this highly sought after part of Markham
- ✦ This project will consist of the servicing of all lots
- ✦ A bonus of 6% will be paid upon completion (already secured by a separate charge against the land)



Pre-Sales and Absorption



- + *All 46 lots have been pre-sold to Best Homes*
- + The final block of a master planned community created over 500 homes.
- + A short drive to the 407 and retail shops, Helen Avenue is a well known corridor in south Unionville.
- + Helen Avenue residences have some of the largest increases in re-sale value in Markham (and shortest time on the market)

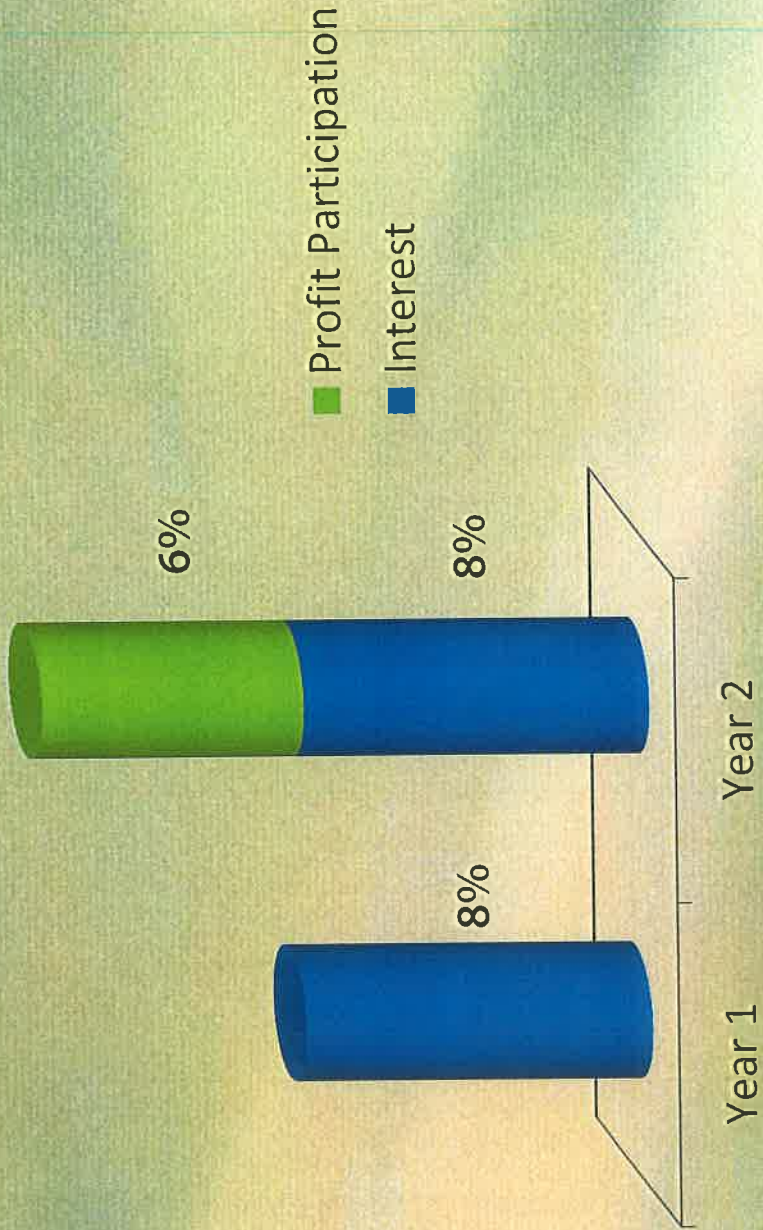
Location



Investment Overview

- + 24 month term
- + RSP eligible
- + Investment will accrue interest at a rate of 8% per year
- + Interest is paid quarterly and is non-compounding
- + Additional potential performance fee boosts blended return to 11% annualized

Investment Summary



Investment Summary

Example on \$100,000 investment

	Year 1	Year 2	Totals
Principal: \$100,000			
Interest Paid Quarterly	\$8000	\$8000	\$16,000
Principal Repayment			\$100,000
Profit Sharing		6%	\$6,000
Total Inflow			\$122,000
Net Return	8%	14%	22%
Net Benefit	8000	14000	22000

Minimum Investment Amount: \$25,000



How to participate

- + Cash (Certified cheque or Bank Draft in CDN currency)
- + New Contribution in RRSP
- + Transfer of existing RRSP, LIRA, RIF, LIF, RESP, TFSA
- + Minimum investment: \$25,000

How to get started

- + Speak to your representative for more information on this project. They'll review your portfolio and assess if a purchase makes more sense for you from registered or cash assets
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- + Fill in the Client Information Form and give it to us, we will prepare the complete investment documents for you

Coming soon



LAMB DEVELOPMENT CORP



BRIGHTSTAR
CORPORATION

CH2D

Downtown Condominium Developments

Exquisite Waterfront Living

A Multi-Disciplinary Design Firm



FORTRESS
REAL CAPITAL



FLATO
DEVELOPMENT INC



CENTRO
MORTGAGE INC

Thank You

Thank you for reviewing this information.
Please contact your representative for
more information

Important Legal and disclaimer
information is on the following slide

Welcome to the Fortress...



Fortress is a product, not a mortgage brokerage. Licensed mortgage agents/brokers close all transactions. Approved persons and organizations may enter into referral arrangements with Fortress Real Capital and/or Centro Mortgage and will be compensated for having referred, directed or introduced prospective investors/lenders to Fortress Real Capital/Centro Mortgage.

All mortgage transactions in Ontario (investors/lenders and subject properties domiciled in Ontario) are performed by Centro Mortgage, FSCO license 10102 unless specifically noted otherwise.

Exhibit "O"

to the Affidavit of

Jawad Rathore, sworn before me

this th29 day of July, 2013.

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke at the bottom, positioned above a solid horizontal line.

A Commissioner, etc



King Charlotte

By Lamb Development Corp

CENTRO
MANAGEMENT INC.

FORTRESS
REAL ESTATE



LAMB DEVELOPMENT CORP






Fortress Real Capital

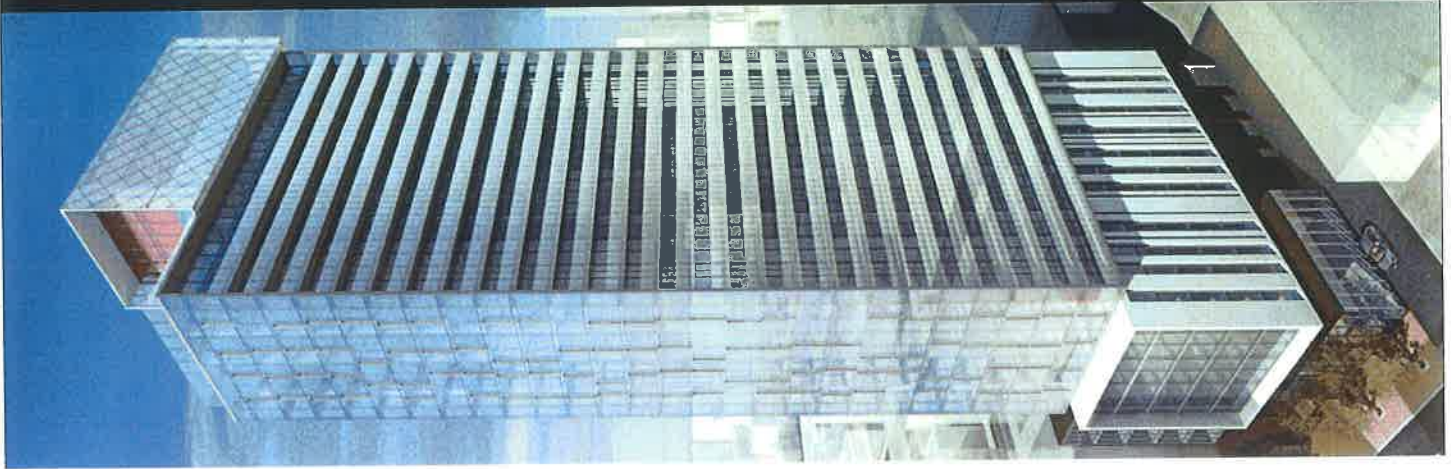
Profile

- + Largest non-accredited eligible syndicate mortgage back office in Canada
- + In operation since 2002
- + Provides the opportunity to invest in large scale developments
- + Total financings in last 120 days catalyzed over \$380,000,000 of projects (projected completed value)
- + Available to retail consumers via referral from financial advisors
- + Lead mortgage brokerage in Ontario is Centro Mortgage Inc (FSCO License #10102)

CENTRO
MORTGAGE INC

FORTRESS
REAL CAPITAL

 **LAMB DEVELOPMENT CORP**





What is a Syndicate Mortgage?

Product Overview

- ✦ A syndicate mortgage is when *several* investors collectively fund *one* mortgage instrument
- ✦ There are no shares or units that *change or fluctuate* in value (e.g. mutual funds, segregated funds)
- ✦ This allows the funding to move as one but still individually note and reflect each investor's position
- ✦ Every investor has their *full* face amount registered in their favour at the Land Registry office (administered by the Government of Ontario) with a lien as their *collateral*
- ✦ This is a feature that is *unique* to syndicate mortgages and is not available through *any* other product



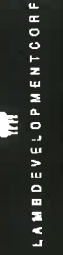
RSP and Self Directed Mortgages

You can use your RSP and other registered funds (LIRA, LIF, RIF etc) to invest in 'self directed mortgages'

Subject properties located in Canada can be considered eligible investments as per the Income Tax Act

This allows you to take your current savings, transfer them to an account with an eligible institution (e.g. a Trust company) and then invest in a syndicate mortgage

Get real security and collateral the way banks do; invest and lend against quality, appraised real estate!





How FORTRESS works with the Bank

What's the difference?

Banks provide *hard costs* (usually 60/65% LTV), including

- ✦ land loan to buy the parcel/building
- ✦ project financing/build-out
- ✦ Monitored construction budget to completion

Fortress provides *soft costs* (approx 75-80% LTV), including

- ✦ project equity acquisition
- ✦ marketing campaign
- ✦ permits/applications/zoning
- ✦ interest reserve etc

CENTRO
MORTGAGE INC.

FORTRESS
CONSTRUCTION



LAMB DEVELOPMENT CORP



Investment Philosophy

Strategy

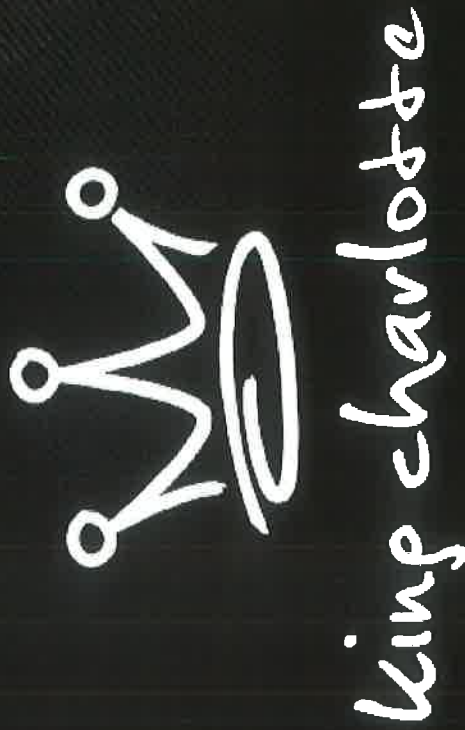
- ✦ Fortress has a *unique focus* on only bank-quality deals and not speculative projects or aggressive lending thresholds.
- ✦ Typical Fortress investments are large scale residential construction/development projects with defined exit strategies, certified pro-formas and bonded/insured builders
- ✦ Fortress provides transparency to the investor for all costs, expenses and revenues
- ✦ Fortress offers the ability to invest in large scale projects without exposure to cash calls, shareholder dilution or limited partnership risk



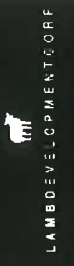
Our Latest Offering

King Charlotte

11 Charlotte St, Downtown Toronto
By Lamb Development Corp



We are proud to offer the Fortress Real Capital (FRC) product via
Centro Mortgage[®] Inc. FSCO licence #10102





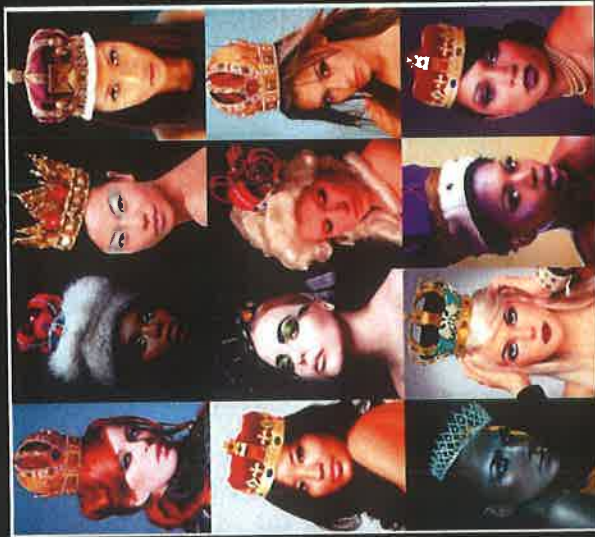
Lamb Development Corp



LAMBDEVELOPMENTCORP

Lamb Development Corp (LDC) was founded in 2001 by broker Brad J. Lamb to directly participate in the development of condominium projects.

- Over the last six years, more than 1400 units have been completed or are under construction by the firm in Toronto, Ottawa, and Montreal
- LDC's mandate is to develop and co-develop residential, recreational, and vacation-resort properties with a significant leaning towards modern architecture and design.



CENTRO
MULTIMEDIA INC.

FORTRESS
REALTY GROUP



LAMBDEVELOPMENTCORP

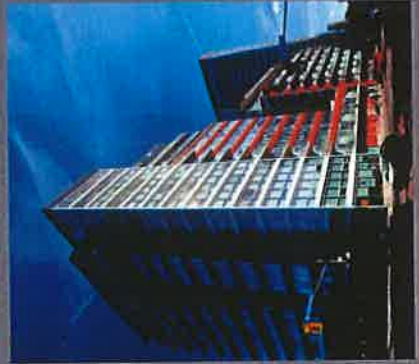


“WE ARE ABSOLUTELY COMMITTED TO CREATING STRIKING, MODERN DEVELOPMENTS THAT OFFER STYLISH DESIGN-BASED HOMES FOR TODAY’S URBAN DWELLERS.”
 — BRAD J. LAMB

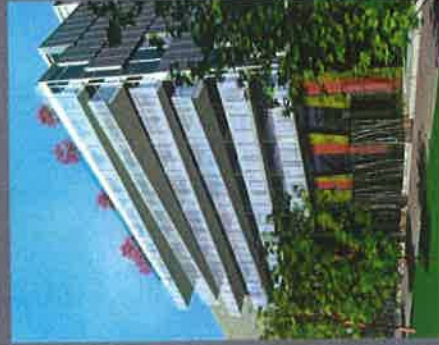
plac
KING+SPADINA



OneSignine
QUEEN+JOHN



zen lofts
SPADINA+CAMDEN



pave
KING+STRACHAN



edgewater
OAKVILLE

the east market
OTTAWA

Lamb Development Corp. (LDC) was founded in 2001 by Toronto's top condominium broker Brad J. Lamb to directly participate in the development of stylish, urban condominium projects. At that time, with over 13 years of experience in consulting, marketing, and the selling of over 80 of Toronto's most innovative and exciting projects, Mr. Lamb wanted to bring something different to the development world. Since then, he has done just that, developing over nine completed projects, along with four projects under construction. An additional 1700 units or 6 projects are in development. Lamb Development Corp. has become one of the country's busiest development companies, with each project pioneering up-and-coming locations and delivering a stylish, urban solution to each property.



LAMB
DEVELOPMENT CORP.



fativon lofts
CARLAW+DUNDAS

work lofts
CARLAW+DUNDAS



the king east
KING+PARLIAMENT



east
KING+PRINCESS



mondrian
OTTAWA

theatre park
KING WEST'S THEATRE ROW



mc mill quest
MONTREAL

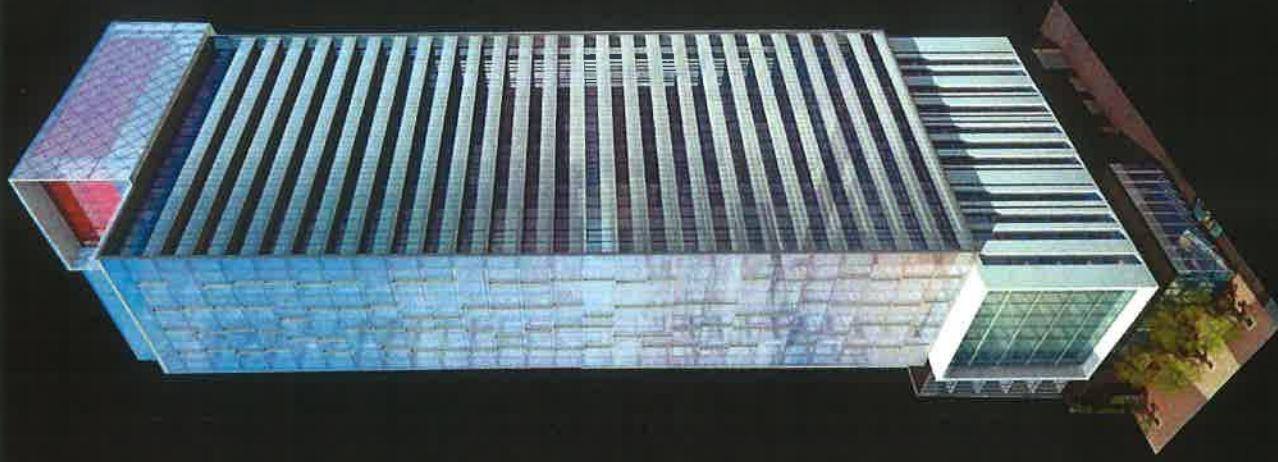




Current Offering

King Charlotte is a premium building in the heart of Toronto's bustling downtown core

- + Located in the King West district, just steps from Spadina Avenue
- + Zoning and density applications are already submitted (Dec 2010)
- + The public meeting (Feb 2011) at City Hall was well received by local constituents and supported by the councillor
- + 55% sold out and is currently being offered at \$600/foot (as of 3/11/2011); Sales Centre Now Open



CENTRO
MORTGAGE INC.

FORTRES
REALTY INC.



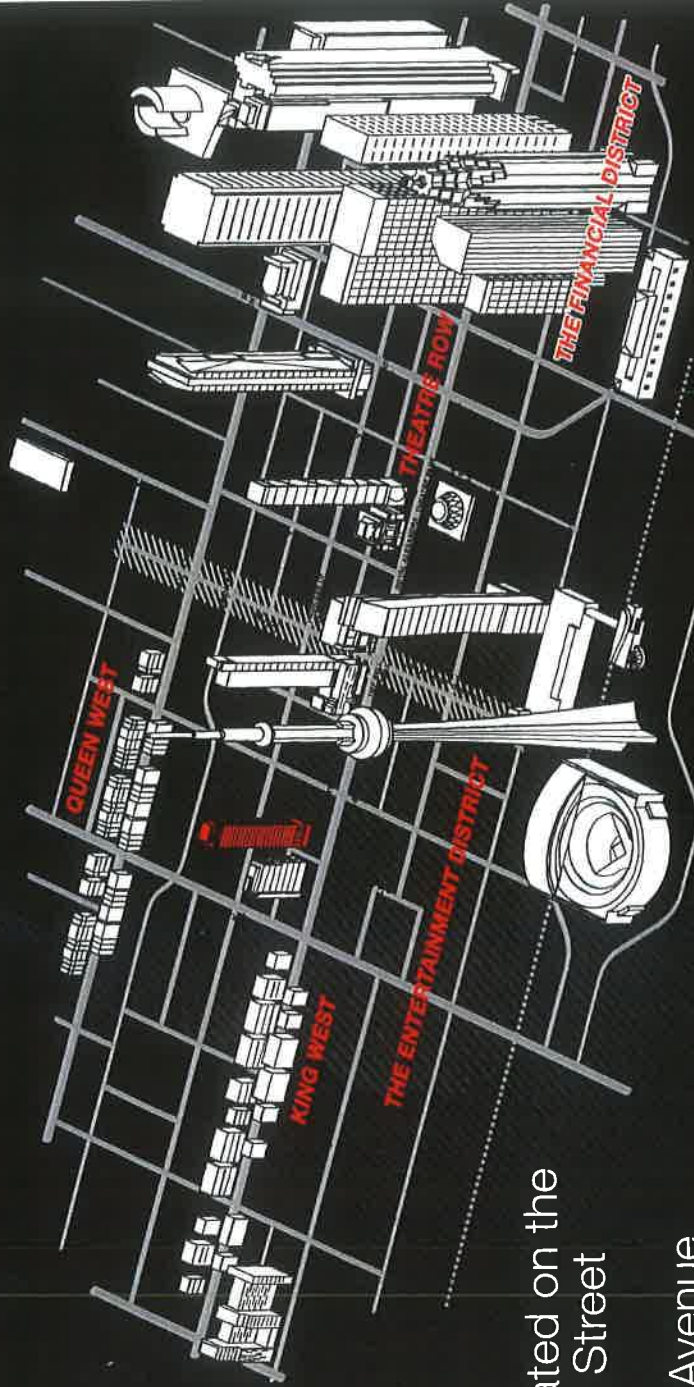
LAMB DEVELOPMENT CORP



Syndicate Mortgage Offering

Highlights:

- + The tower will be located on the east side of Charlotte Street
- + Just east of Spadina Avenue, Charlotte Street runs between Kings Street West and Adelaide Street West
- + Close proximity to restaurants, entertainment district, all public transit and the city's underground walkway (PATH system)



CENTRO
MORTGAGE INC.

FORTRES
REAL ESTATE


LAMB DEVELOPMENT CORP.



Investment Overview

King Charlotte represents a unique investment opportunity for persons looking to the real estate market

- + 36 month term
- + RSP eligible
- + Investment will accrue interest at a rate of 8% per year
- + Interest is paid quarterly and non-compounding
- + Additional potential performance fee boosts blended return to 12% per year for the 36 month term



CENTRO
AMERICA INC

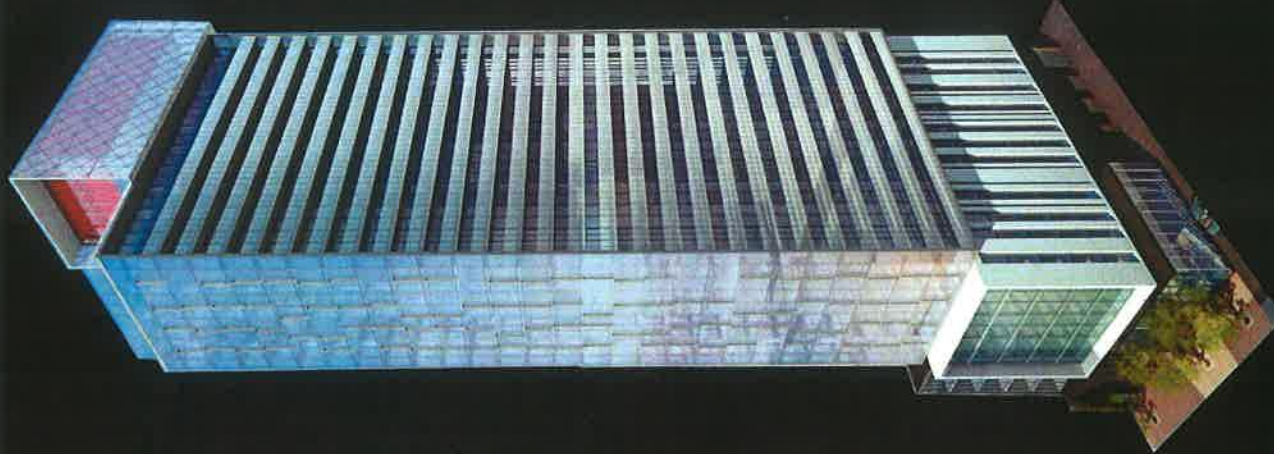
FOR THE
PRESS

LAMB DEVELOPMENT CORP



Investment Overview

Investment Summary



CENTRO
ADVISORS, INC.

FORTRESS
CAPITAL

LAMB DEVELOPMENT CORP.



Investment Overview

Investment Summary

Example On \$100,000 Investment

	Year 1	Year 2	Year 3	Totals
Principal: \$100,000				
Interest Paid Quarterly	\$8000	\$8000	\$8000	\$24,000
Principal Repayment				\$100,000
Profit Sharing			12%	\$12,000
Total Inflow				\$136,000
Net Return	8%	8%	20%	36%

** Fortress Real Capital product via Centro Mortgage* Inc. FSCO licence #10102

*Registrant in good standing under MBLAA since 2002

Minimum Investment Amount: \$25,000

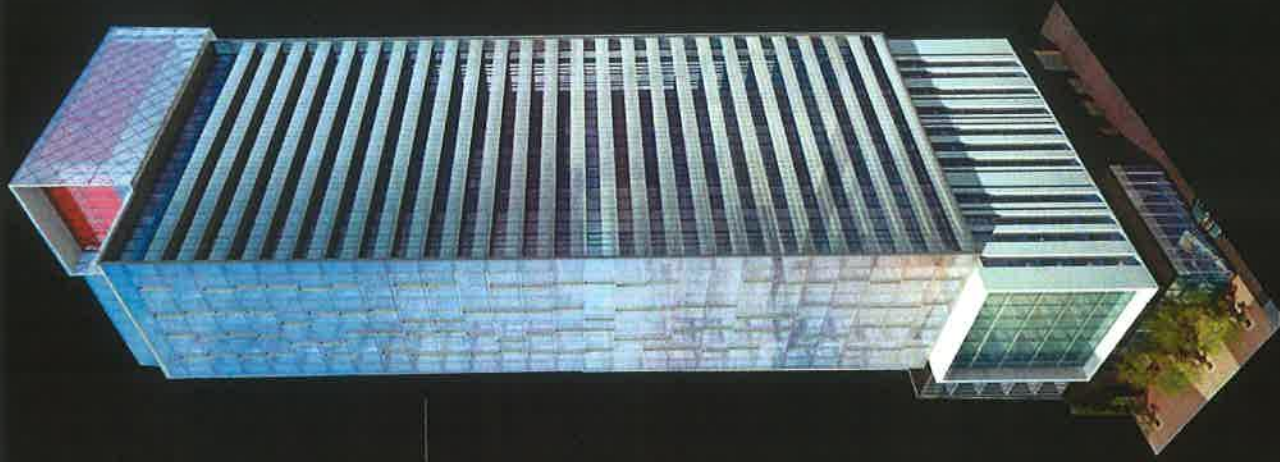




How to Participate

How to invest:

- + Cash (Certified cheque or Bank Draft in CDN currency)
- + New Contribution in RRSP
- + Transfer of existing RRSP, LIRA, RRIF and LIF
- + Minimum investment: \$25,000



CENTRO
MULTI-RESIDENCE INC.

FOR THE
FUTURE



LAMB DEVELOPMENT CORP.





How to Participate

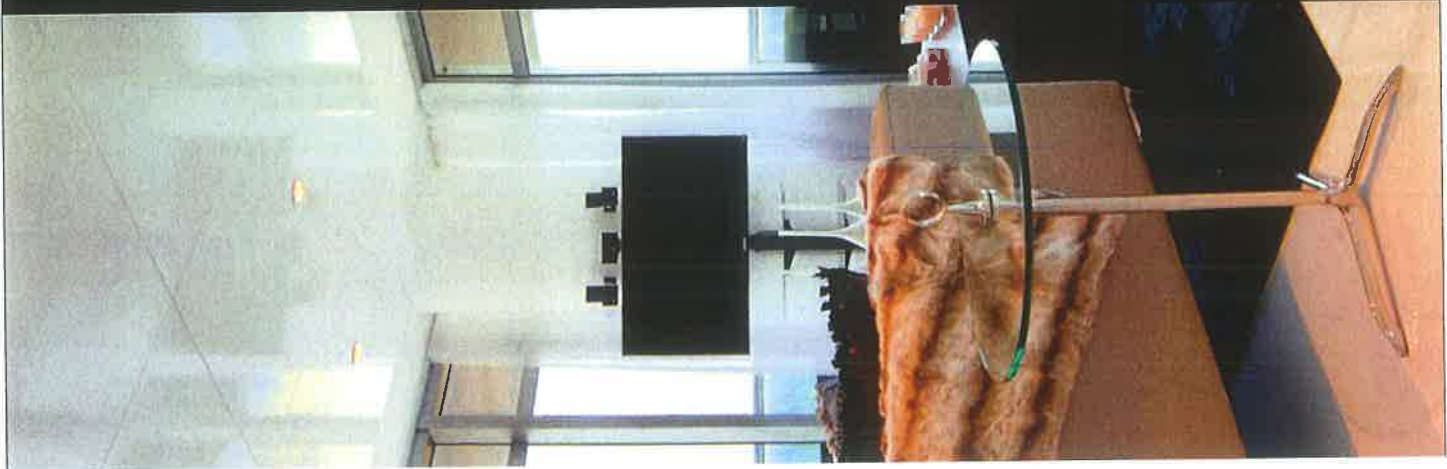
How to Get Started:

- ✦ Speak to your representative for more information on this project. They'll review your portfolio and assess if a purchase makes more sense for you from registered or cash assets
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- ✦ Registered assets require the opening of a self-directed account with a trustee. Fortress staff will assist in this process as well as the processing of the transfer forms to move funds from your current RSP to the new self-directed account
- ✦ Fill in the Client Information Form and give it to us, we will prepare the complete investment documents for you



LAMB DEVELOPMENT CORP





Future Projects

Coming Soon!

dominus
CONSTRUCTION GROUP

Building premium condominiums
For Canada's Largest Developers



BRIGHTSTAR
CORPORATION

Exquisite Waterfront
Living



ELDiN
BUILDING CORPORATION

Quality
Communities for 30
Years

CENTRO
MORTGAGE INC.

FORTRES
REALTY INC.

LAMB
DEVELOPMENT CORP.

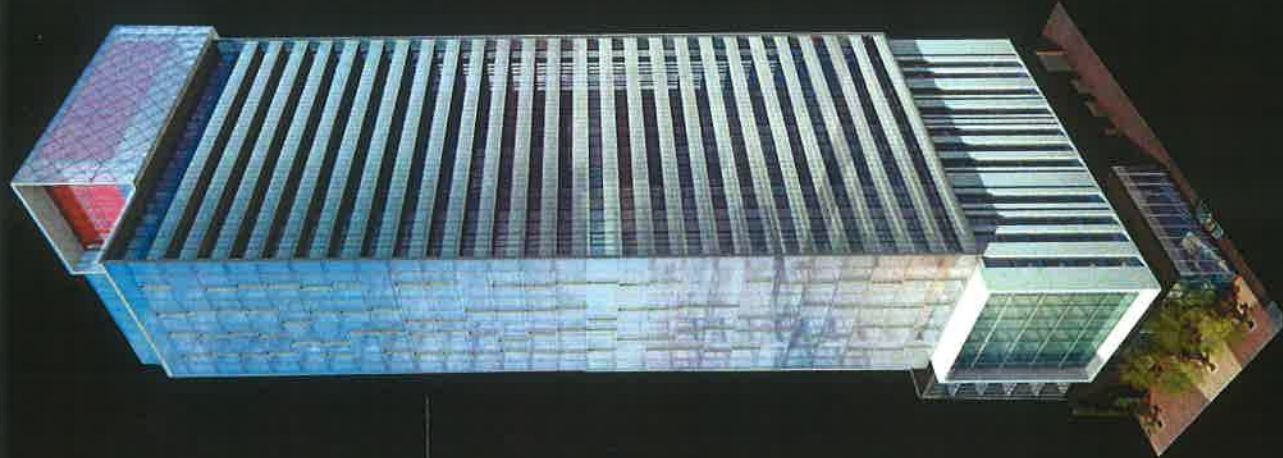


Contact

Thank You

Thank you for reviewing this information. Please contact your representative for more information

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CENTRO
MORTGAGE, INC.

FORTRRESS
FINANCIAL



LAMB DEVELOPMENT CORP.



KING CHARLOTTE

Limited edition residences

INVESTMENT OBJECTIVE IN KING CHARLOTTE



To provide secured return on capital by financing a luxury condominium development in Toronto, Ontario

Project Features

- Located in the King West district, King Charlotte is a stylish tower from Lamb Development Corp.
- Site Plan Approved - **No Zoning Risk**, with all construction permits issued.
- **75%** sold out and is currently being offered at \$600/foot
- Ground breaking set for fall 2012
- Close proximity to restaurants, entertainment district, all public transit and the city's underground walkway (PATH system)

Investment Features

- Face amount of your investment is fully Registered & Secured via a charge against the property ***Unique Feature***
- Your investment has a defined term & fixed return
- No variable units like mutual funds, segregated funds or limited partnerships (LP's)
- Eligible for purchase through Cash, RRSP, LIRA, LIF, RIF, RESP and TFSA

Investment Summary

- Total Offering: \$1,800,000
- Estimated Returns: 22%
- Investment Term: 2 years
- Minimum Subscription: \$25,000
- Annual Fixed Distribution: 8% (paid semi-annually)
- Developer: Lamb Development Corporation
- Offering: This project is available to residents of **Ontario & Nova Scotia**



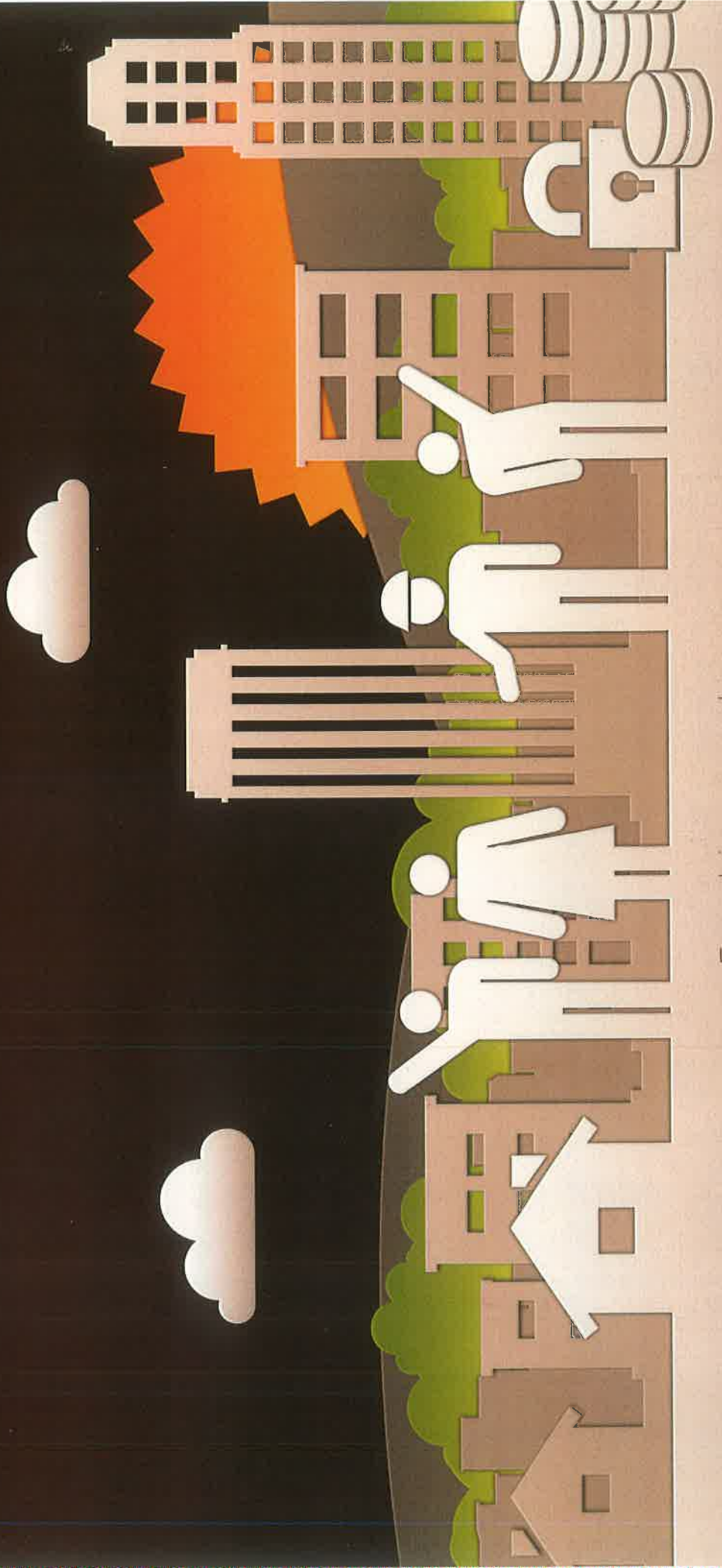
Disclaimer: Fortress Real Capital is a product offered by Centro Mortgage Inc. (FSCO License 10102 - Nova Scotia, License 1722906). Final terms and conditions can be found in the loan agreements. Please speak with a licensed mortgage agent/broker for more details. All project images displayed on this material are artist renderings only and are subject to change without notice.



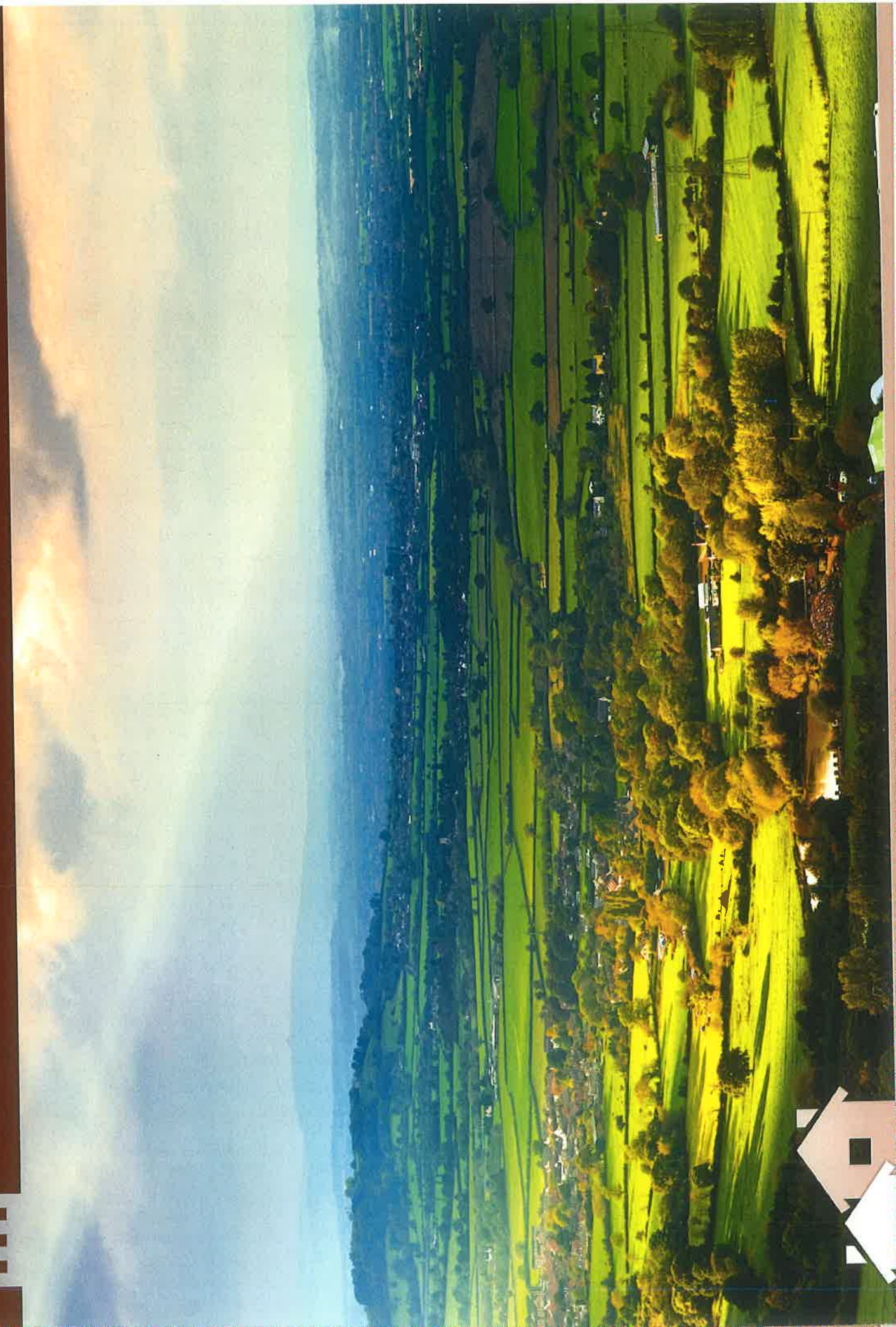
FORTRESS
REAL CAPITAL

Investing Directly In Canadian Real Estate

Real Security | Real Returns



- For advisor use only -



In the past 12 months, Fortress is proud to have equity financed projects that have a combined built value of over \$1 Billion dollars and growing!

Fortress is an investment product that allows you to invest and participate directly in large scale Canadian real estate development projects. Since 2002, retail investors have been investing with top quality Canadian developers and enjoyed the steady returns and unique security offered by premium projects and builders with decades of experience. A proud supporter of several charities, Fortress is active in corporate giving and seeks to enrich the lives and opportunities of the communities we work in.

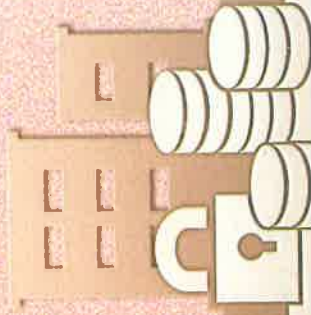
Speak to your financial advisor or professional for more information on how the Fortress Real Capital product (offered by Centro Mortgage, FCSO License 10102) can make sense for you and your family.

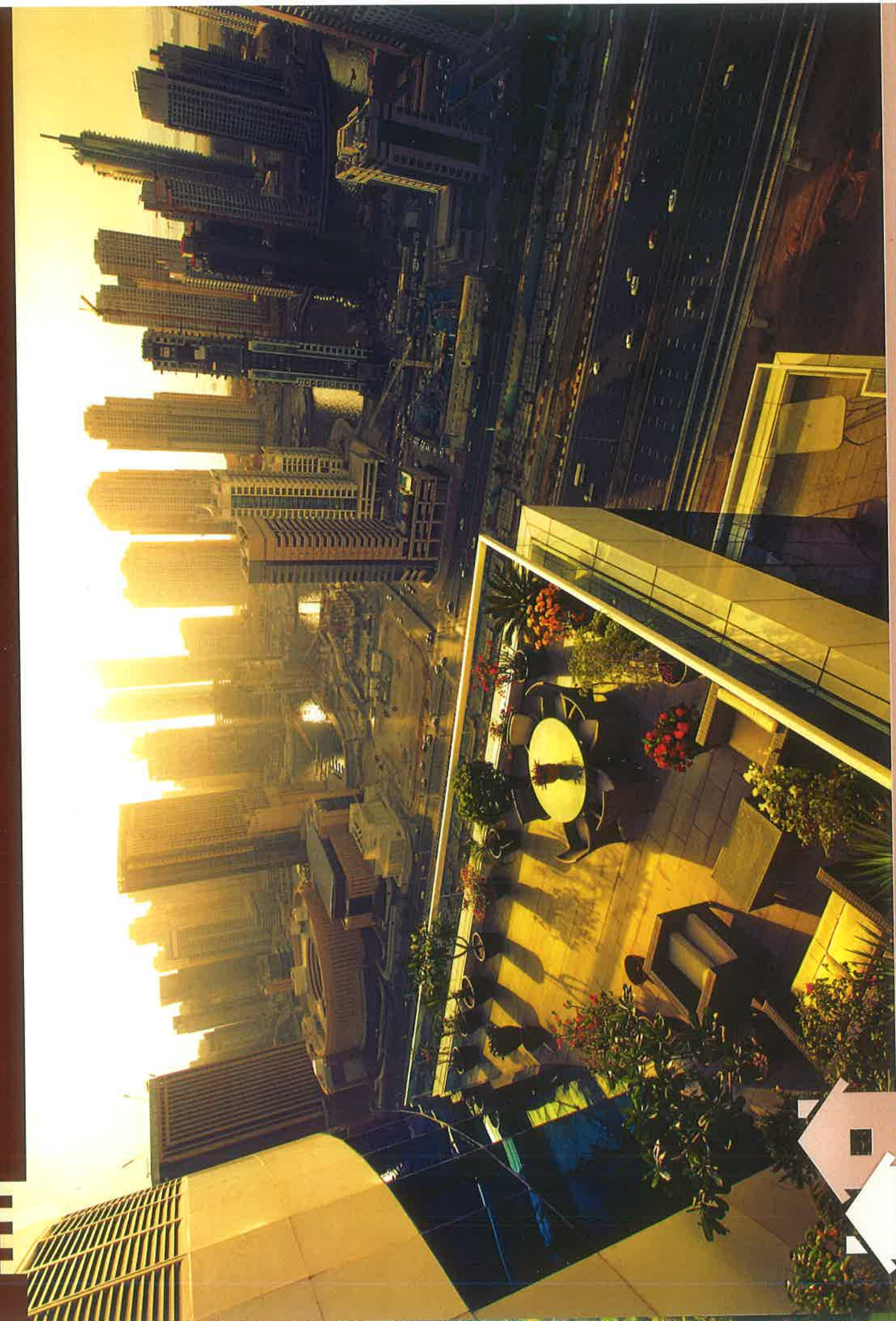
Looking for real security and real returns?

Welcome to investing that makes sense!



Members of Fortress senior management pictured with Toronto Raptors shooting guard DeMar DeRozan and Team Up Foundation Executive Director Michael Bartlett





Your investment is secured through an instrument called a syndicate mortgage.

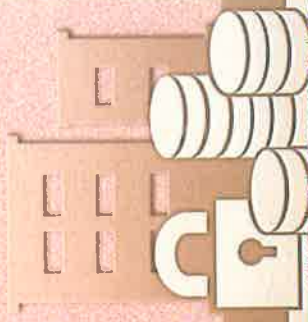
This is where several investors choose and collectively fund one mortgage instrument. What is unique is that each and every individual investor has their full face investment amount registered and secured in their favour at the Land Registry Office. This provides a direct charge against real estate and the collateral for your investment is registered in your name; not a fund, not a pool, not collateral in favour of Fortress but in your personal name. This unique type of security is not available through any other product and forms the basis of Fortress Real Capital's core strategy:

Security, First and Foremost.

This investment, or syndicate mortgage, is then used to fund the development and progression of a project as it moves from inception to construction to completion. All the while, your money is fully secured against the subject property land or building and is signed for by the developer and their development corporation. You have a direct contract and legal agreement with the developer on the specific project you're investing in. Now you're investing directly into real estate; no units or shares that change or fluctuate in price – instead a hard asset with a lawyer's charge secured against it.

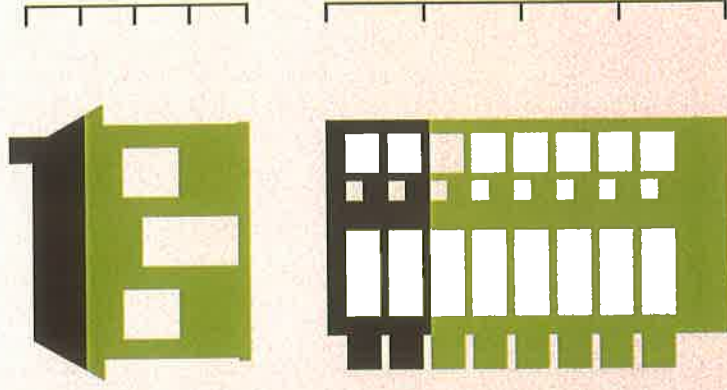
Real Security... Real Returns!

You're investing directly into real estate; no units or shares that change or fluctuate in price, instead a hard asset with a lawyer's charge secured against it.





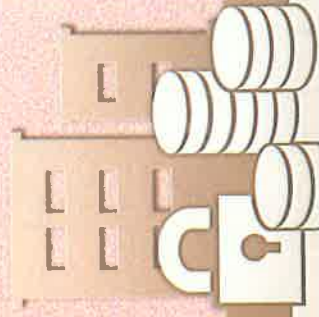
This formula is one of the most important means to determine the value of your collateral and security. LTV is a calculation that shows the total of all debt against a property as a percentage of its market value.

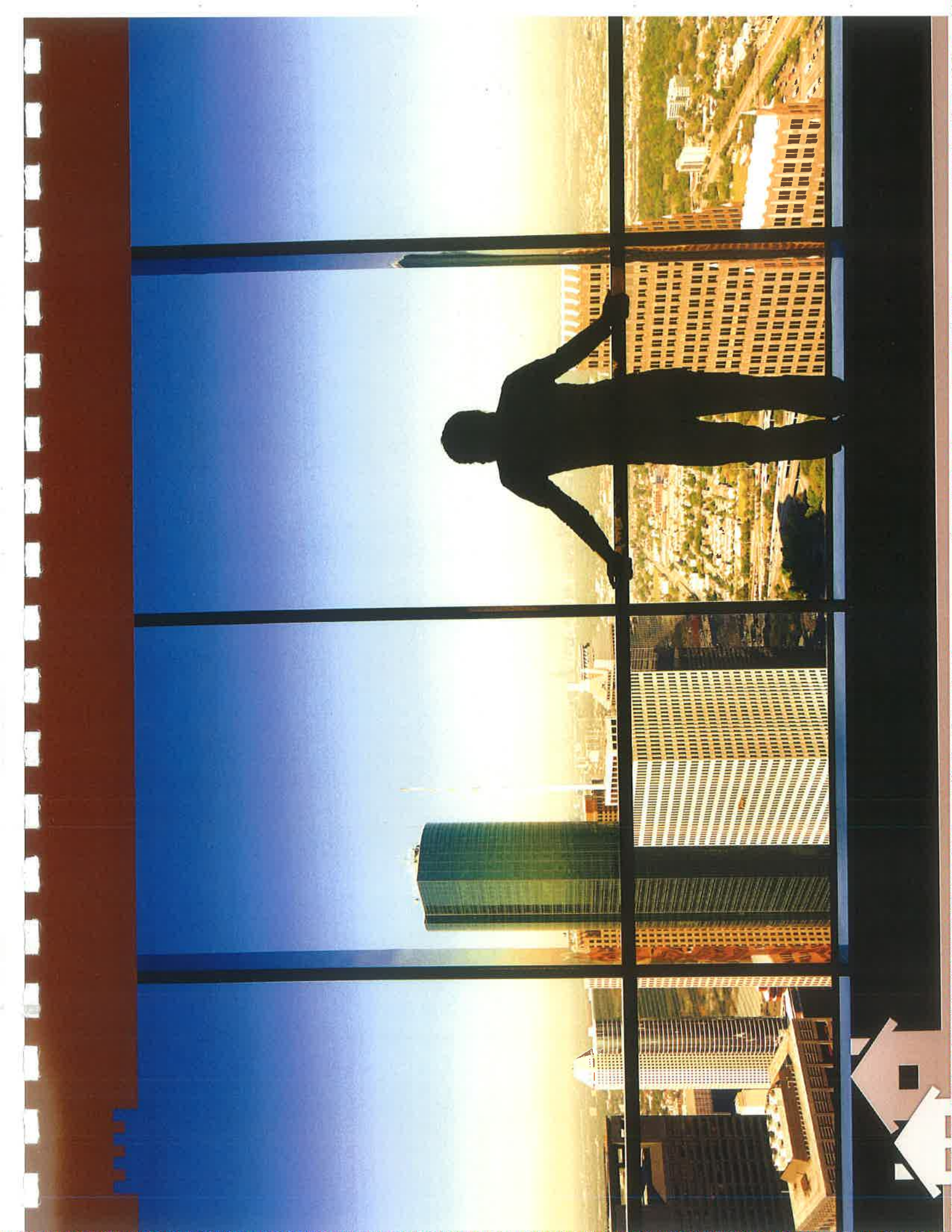


When buying a home, you might provide a down payment of 25% and then borrow the rest of the money (75%) from a bank. This is a 75% LTV mortgage where the debt is 75% of the total value of the property.

In a Fortress syndicate mortgage, we employ similar LTV ratios of about 75% to 80%. In the event of a sale, the bank's land loan/construction mortgage and the Fortress syndicate mortgage get paid before the remaining equity in the property is paid to the developer. In the event of a sale, Fortress investors get their money before the developer gets theirs.

Proper site valuations are essential. Fortress employs appraisals that are provided by certified and accredited appraisal professionals that carry the AACI designation. In some cases, third party research reports are obtained by experts to provide the valuation opinion.

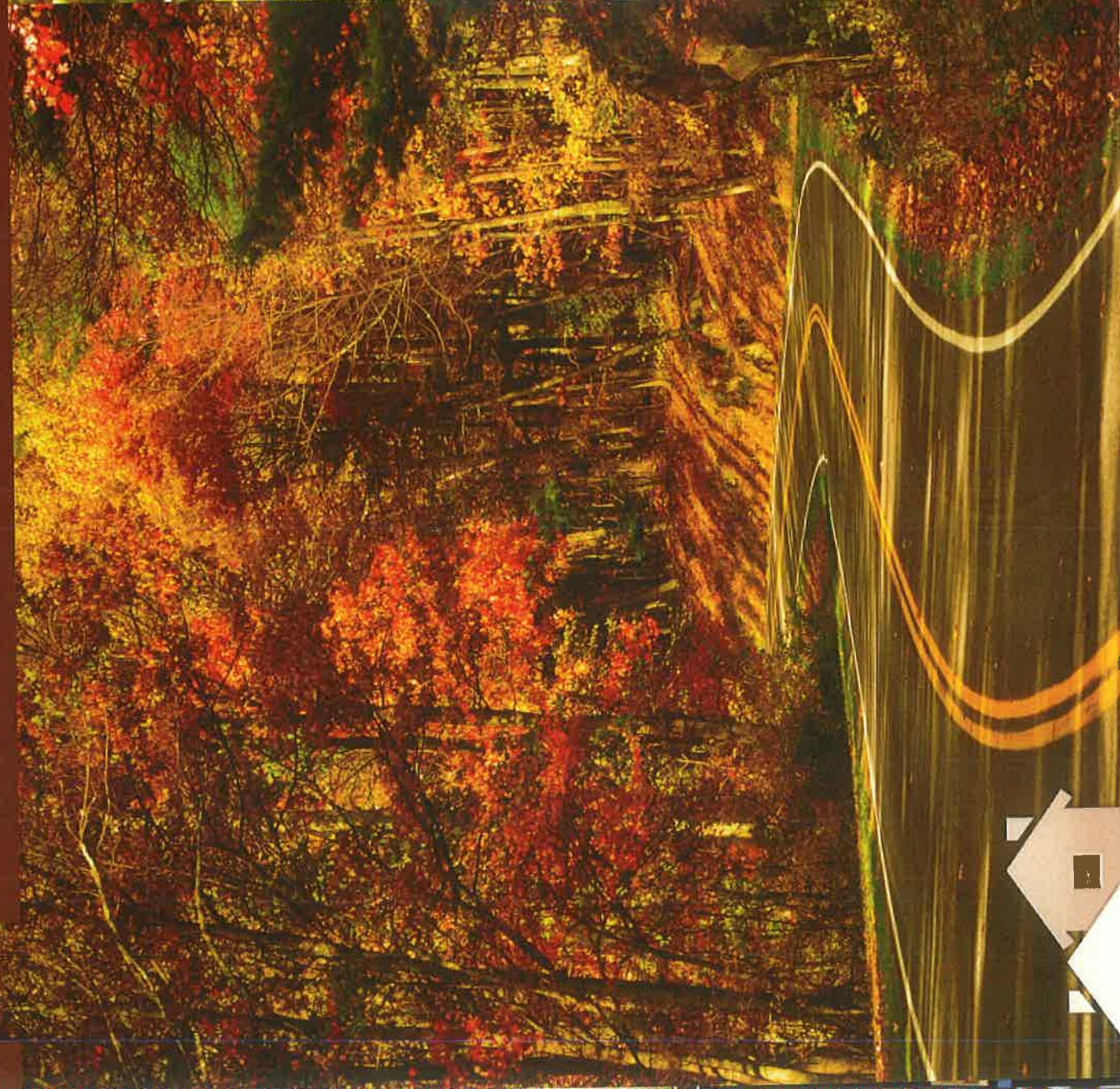






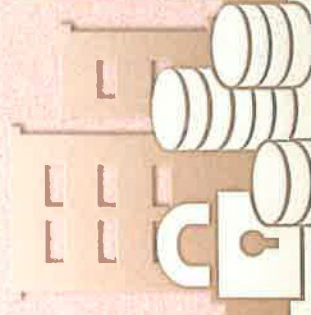
King City

by: Pace Developments Inc.



King City is a new greenbelt community from Fortress Real Capital and Pace Developments. Its convenient location will give residents looking for countryside living with close access to urban amenities, the best of both worlds.

With a build option part of the current Official Plan and the ability to seek increased density, King City offers numerous opportunities to investors.



Pace Developments - Past Projects

DETACHED HOMES



TOWNHOMES



UNDER CONSTRUCTION





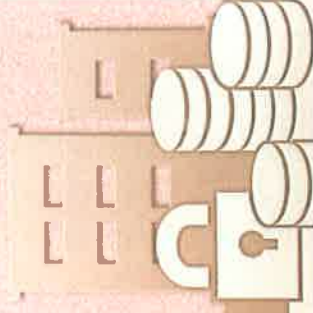
PACE

DEVELOPMENTS INC.

Pace Developments Inc. has over 30 years experience in servicing, development and construction. Based out of Markham, Ontario, the company's building profile ranges from luxury custom built homes to subdivisions, commercial offices and retail. Through years of experience, Pace Developments has been able to integrate a sophisticated methodology towards building homes and commercial properties.

Dino Sciavilla, the principal of Pace, has built over 3000 units in his career throughout York Region and is a winner of the Building Excellence Award from the Town of Markham three times in the past decade. Known for quality craftsmanship, Dino's team of tradespeople have been recognized for delivering superior product and have been nominated several times by the Ontario Warranty program for the Tarion Award of Excellence.

With a history of successful projects exited on time and on budget, Sciavilla's expertise and track record are an excellent fit for Fortress investors.



Development Overview

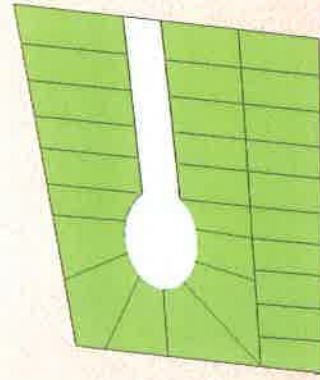


Scenario 1

Single Dwellings

28 Units

Potential Profit Participation 12%

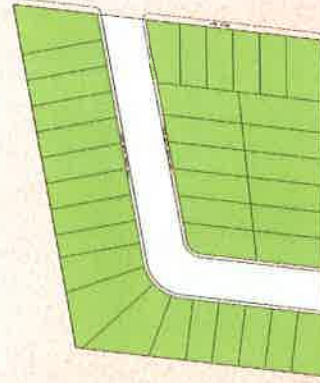


Scenario 2

Single and Townhomes

43 Units

Potential Profit Participation 14%

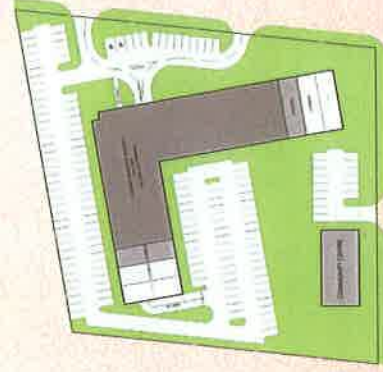


Scenario 3

5 Storey Mid-Rise

146 Units

Potential Profit Participation 16%

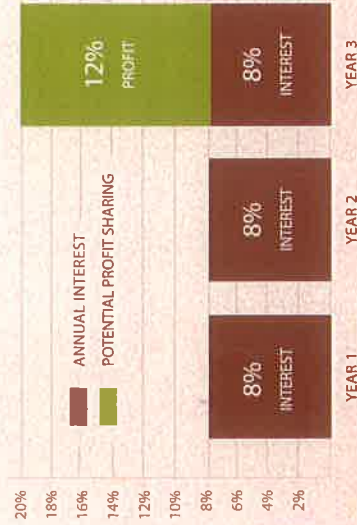


Development Opportunities

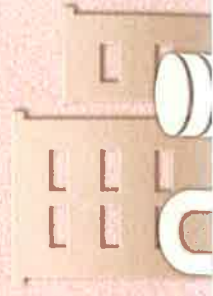
Scenario 1



A pre-approved official plan that would carry 28 detached, single family dwellings boasting 40 foot frontages. On a 3 year term, this will earn your investment 8% annually with a bonus for each year to achieve a blended return of 12% annually.



	Year 1	Year 2	Year 3	Totals
Principal	\$100,000			
Interest Paid Quarterly	\$8000	\$8000	\$8000	\$24,000
Principal Repayment	-	-	-	\$100,000
Potential Profit Participation	-	-	12%	\$12,000
Total Inflow	-	-	-	\$136,000



Scenario 2



A contingent of up to 15 townhomes in addition to the pre-approved singles. This would boost the total profit of the project and add a premium bonus to the investors' return.

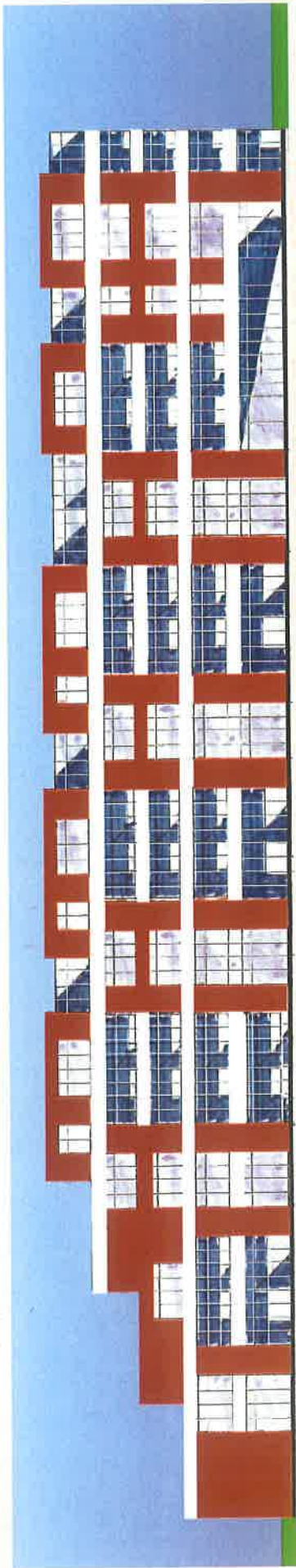


Principal \$100,000
 Interest Paid Quarterly
 Principal Repayment
 Potential Profit Participation
 Total Inflow

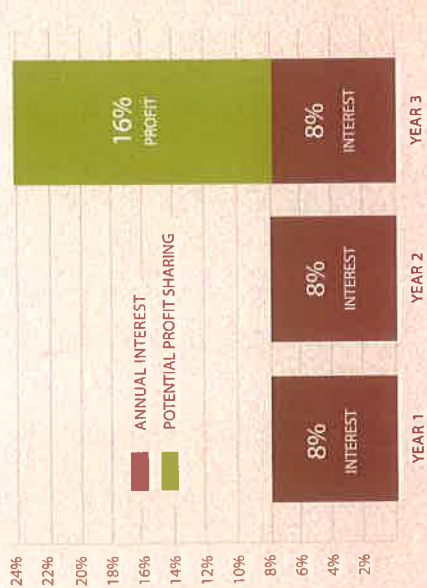
	Year 1	Year 2	Year 3	Totals
Interest	\$8000	\$8000	\$8000	\$24,000
Profit	-	-	14%	\$100,000
Potential Profit Participation	-	-	-	\$14,000
Total Inflow				\$138,000



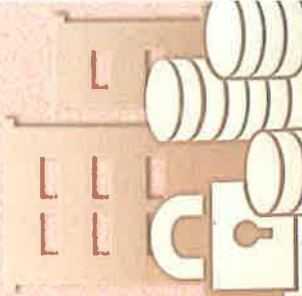
Scenario 3



A 5 storey mid-rise condominium designed with a step back elevation would host 146 units and 225 parking spaces, of which 84 will be underground. This extra density would add a super bonus to investors' return.



	Year 1	Year 2	Year 3	Totals
Principal \$100,000				
Interest Paid Quarterly	\$8000	\$8000	\$8000	\$24,000
Principal Repayment	-	-	-	\$100,000
Potential Profit Participation	-	-	16%	\$16,000
Total Inflow	-	-	-	\$140,000





Location & Amenities



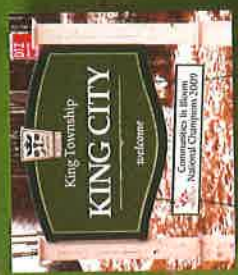
FORTRESS
REAL CAPITAL

With almost 70% protected Greenbelt, living in King is truly country living amidst urban amenities - the best of both worlds.

King City, a new Greenbelt community, is nestled on a cul-de-sac in the conveniently located and rapidly growing Township of King. With easy access to all major highways, and just 10 minutes from Richmond Hill and Vaughan, the area has become highly sought-after by people looking for the peace and tranquility of a countryside setting with the convenience of being in close proximity to several urban centers.

King is an ideal location for families. It is home to some of the Greater Toronto Area's finest private and public schools, in addition to having a vibrant youth sports culture. Residents can enjoy a wide range of outdoor activities at the Township's abundant variety of parks, recreation and cultural facilities.





Jane Street

Highway 400
(just 10 min from Vaughan Mills shopping center)

Highway 400

Highway 53

Project 2
School Site



King City Elementary School



King City Secondary School

King Road



Aspen Ridge Homes

Keele Street



Fortress/PACE
King City Project



Spring Hill
Project Site



King City
GO Station



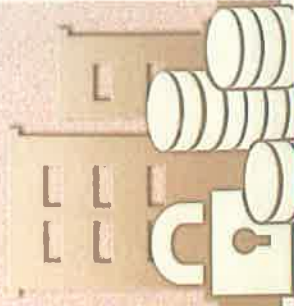


*see contract for details and conditions



Development Summary

- **Excellent location:** located in quiet cul-de-sac just off of the main town thoroughfare (King Road)
- **Low zoning risk:** existing option in current Official Plan is sufficient to generate projected returns and return of principal
- **Significant upside potential:** 2 additional development scenarios offer potential for even greater returns
- **Established and experienced builder:** over 3000 completed units and a dozen neighbourhoods completed on time and on budget
- **Unique opportunity:** one of only a few development sites located in the core of Ontario's protected Greenbelt



Strategy



FORTRESS
REAL CAPITAL

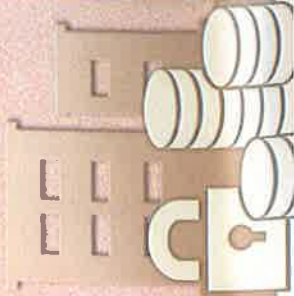
Fortress focuses on large scale, blue chip development deals with established builders and developers with decades of experience; brands such as Hilton Hotels, Brad J Lamb and CityCore with projects in Toronto, Regina, Calgary and Ottawa.

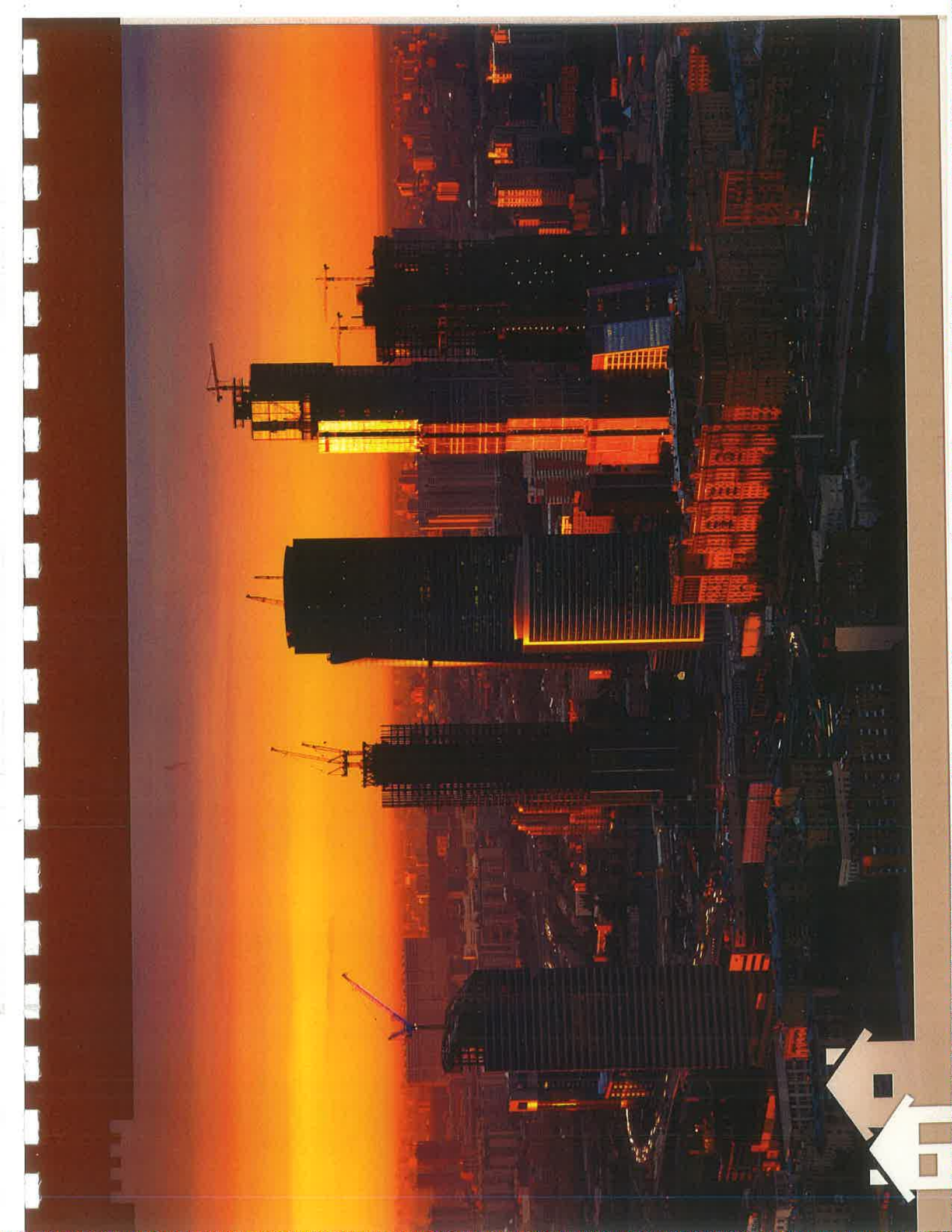


LAMB DEVELOPMENT CORP

We seek out high grade projects that the bank is also invested in, whether it is to provide the initial capital to acquire the property or the multi-million dollar construction loan to complete the build.

Fortress provides the equity and soft cost monies in-between. From hiring the architects to building the sales centre to retaining the planners who obtain permits and approvals from the city, Fortress investments are valuable capital that allow projects to move from concept to completion.



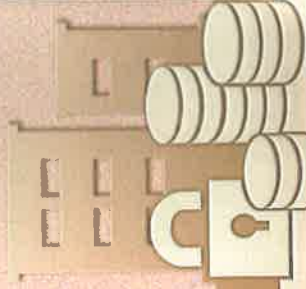


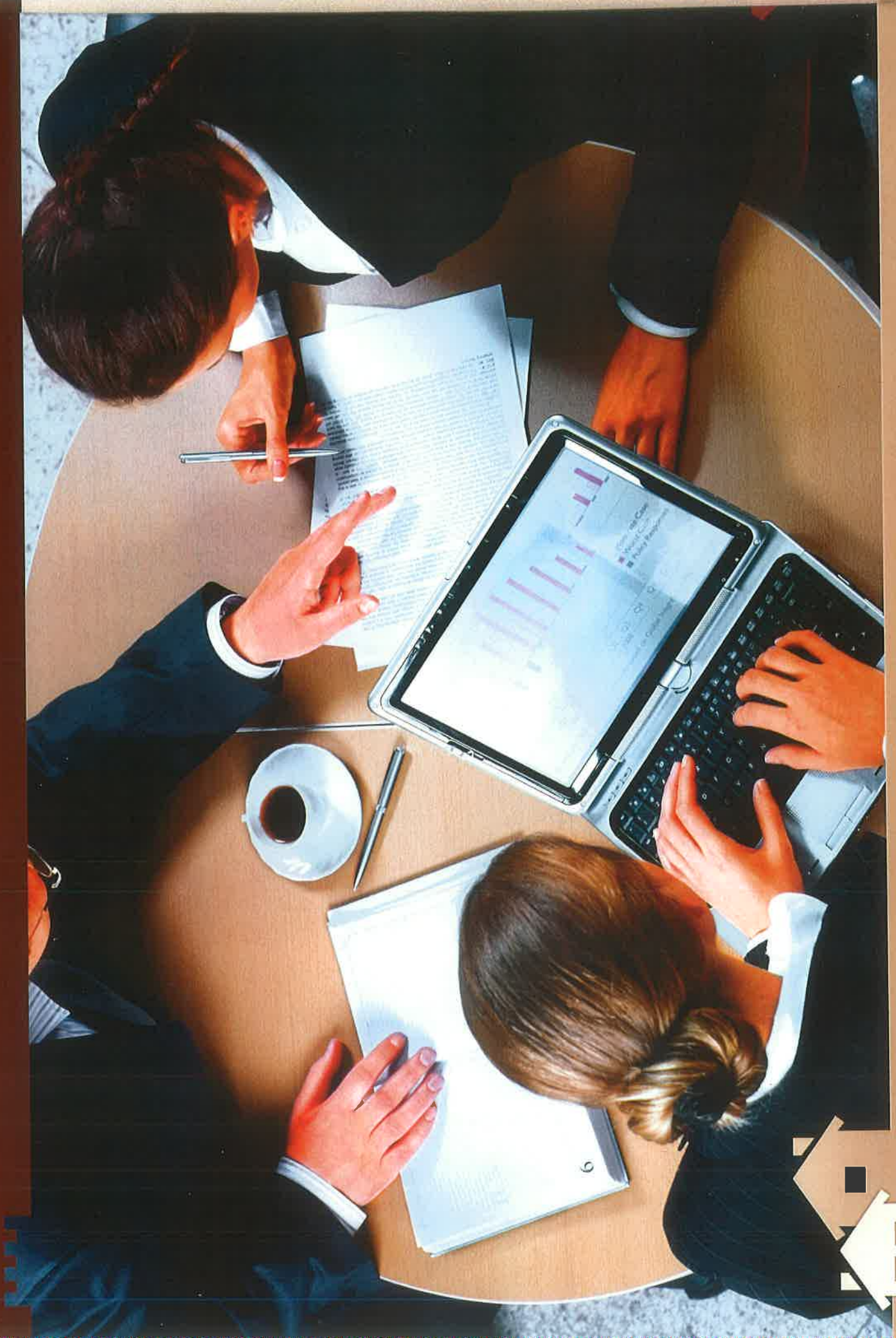


Terms and Highlights

- Standard term is 36 months (unless noted otherwise)
- **Cash, RSP, RIF, LIRA, LIF, RESP, and TFSA** eligible
- Investment will accrue interest at a rate of 8% per year
- Interest is paid at regular intervals and is non-compounding
- Additional potential performance fee (12%) boosts blended returns
(see *contract for details*)

Defined Terms, Fixed Horizons, Direct Collateral



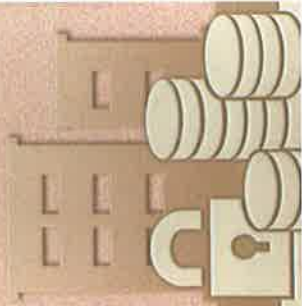


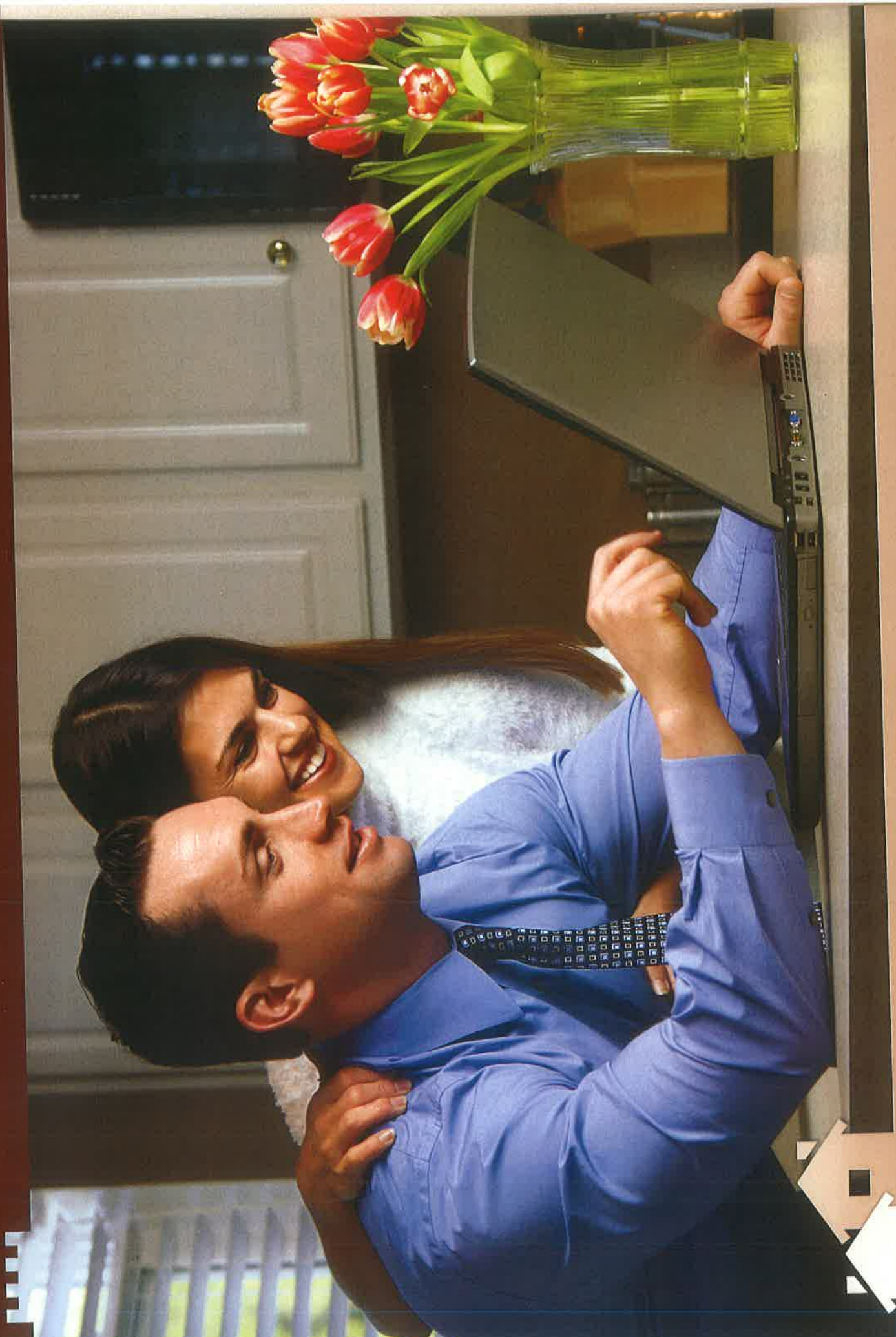
Investment Summary



	Year 1	Year 2	Year 3	Totals
Principal \$100,000				
Interest Paid Quarterly	\$8000	\$8000	\$8000	\$24,000
Principal Repayment	-	-	-	\$100,000
Potential Profit Participation	-	-	12%	\$12,000
Total Inflow				\$136,000

*see contract for details and conditions





How to Participate

New Dollars

Cash: Certified Cheque or Bank Draft to administering Lawyer in Trust

RSP: A new contribution can be made

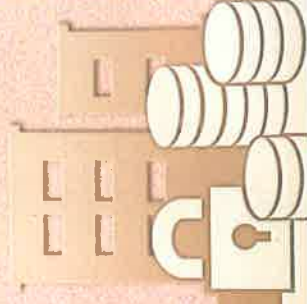
Existing Investments

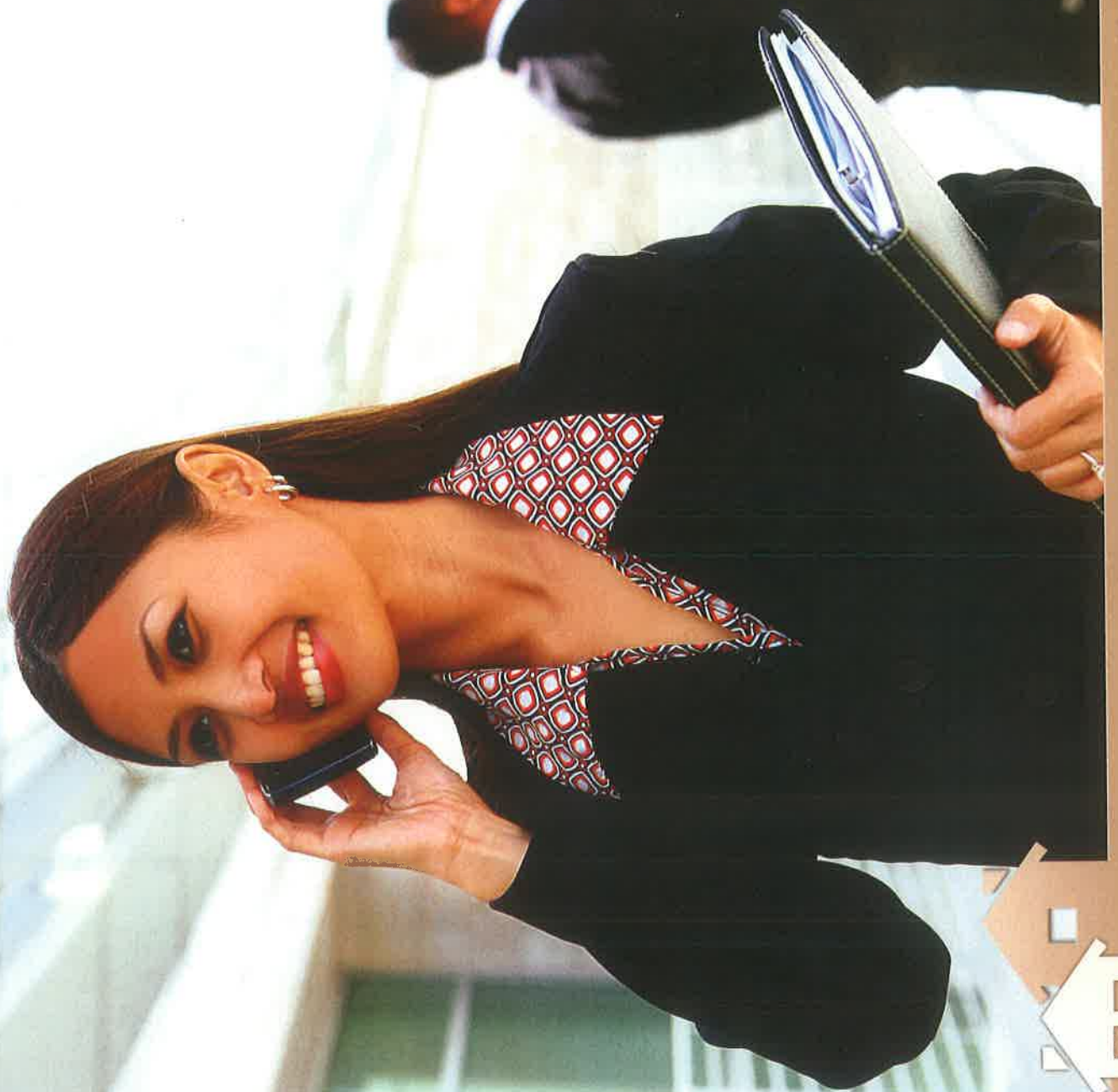
RSP/RIF/LIRA/LIF/RESP/TFSA: Can be transferred from current accounts to make a new Fortress investment

Minimums: \$25,000 (RESP/TFSA: \$15,000)



FORTRESS
REAL CAPITAL





How to Get Started



FORTRESS
REAL CAPITAL

Speak to a licensed representative for more information on this project and other offerings from Fortress Real Capital. They can review your portfolio, assess if a purchase makes more sense for you from registered or cash assets and get you started!

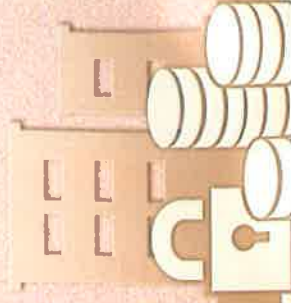
Cash purchases close quickly and give you the fastest access to a purchase. Registered assets require the opening of a self-directed account with a trustee. Fortress staff will assist in this process as well as executing the transfer forms to move funds from your current RSP to the new self-directed account.

In every transaction, you will speak to and get advice from a licensed mortgage agent/broker and a lawyer who will provide ILA (independent legal advice). In some instances, where required by local rules and regulations, the services of a registrant may also be engaged.

Complete the Client Information Form today with your licensed representative!

Fortress will prepare the investment documents for you as you begin your path to direct Real Estate investing in the Canadian development market. Real security, real returns...

Investing that makes sense!



Thank you for taking the time to view this presentation.

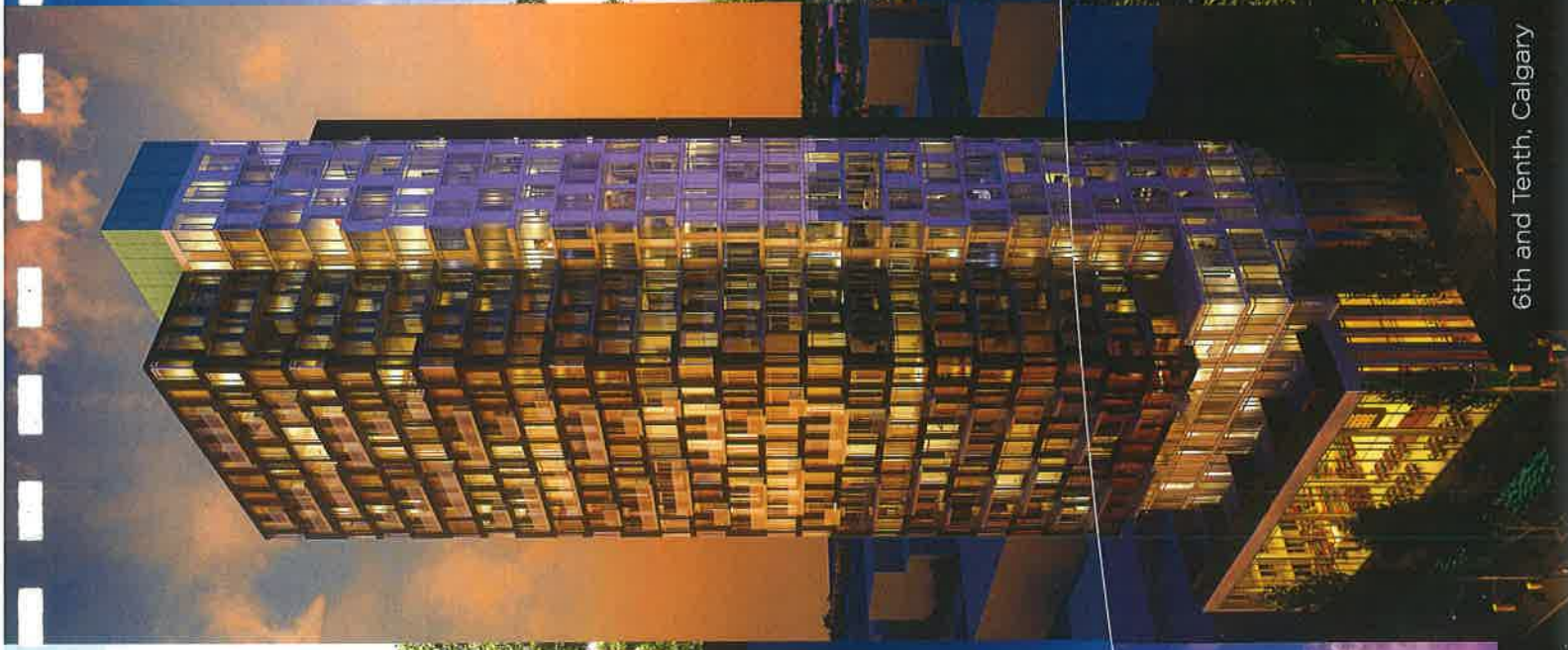
You will receive a valuable information kit including:

- Project Term Sheet *your investment at a glance*
- Informative articles and reports *recent news and media*
- Sample Land Registry documents *see what your collateral looks like*
- Process Checklist *how Fortress moves your order to completion*
- Fact Sheet *simplified technical summary of the project*
- ILA checklist *important risk and disclosure items for you to review*





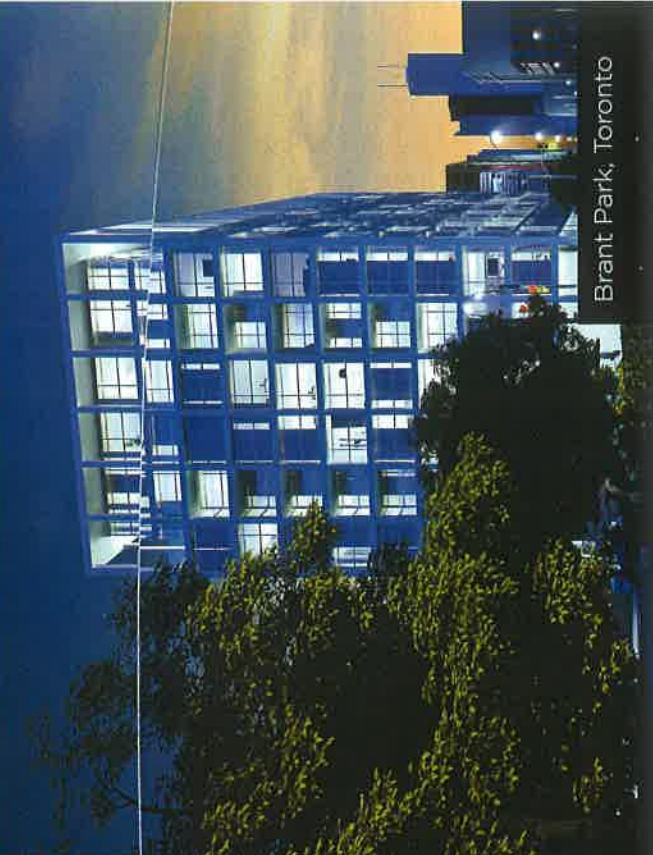
Gotham, Ottawa



6th and Tenth, Calgary



Harmony Village Sheppard, Toronto



Brant Park, Toronto

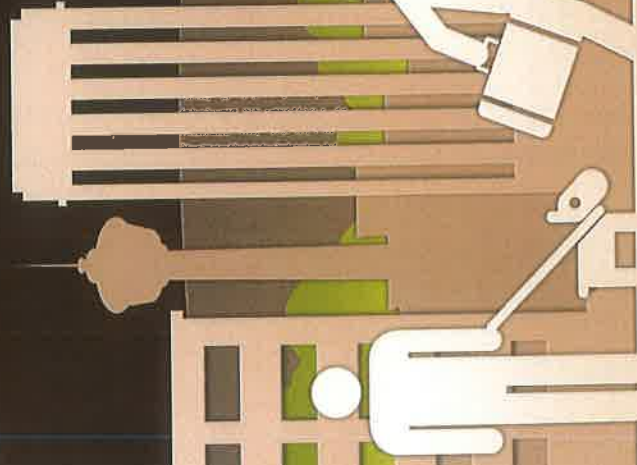
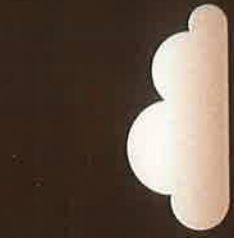


Capital Pointe, Regina



FORTRESS
REAL CAPITAL

www.fortressrealcapital.com



This is not an offer to sell securities. Any investment must be made pursuant to all appropriate legal contracts, agreements and, where required, an offering memorandum. Interested persons are invited to obtain a copy of the offering memorandum. Fortress Real Capital is a product, not a mortgage brokerage, and is available to both non-accredited and eligible investors (requirements vary by province). Licensed mortgage agents/brokers close all transactions. Approved persons and organisations, where permitted, may enter into referral relationships with Fortress Real Capital and Centro Mortgage and will be compensated for having referred, directed and introduced prospective investors/lenders to Fortress Real Capital and Centro Mortgage. In some instances, the relationship is instead between a selling party/registrant and an issuer, please ask for more information. The issuer is not responsible for the accuracy of the information provided in this advertisement. The issuer is not responsible for the accuracy of the information provided in this advertisement. The issuer is not responsible for the accuracy of the information provided in this advertisement.

Exhibit "P"

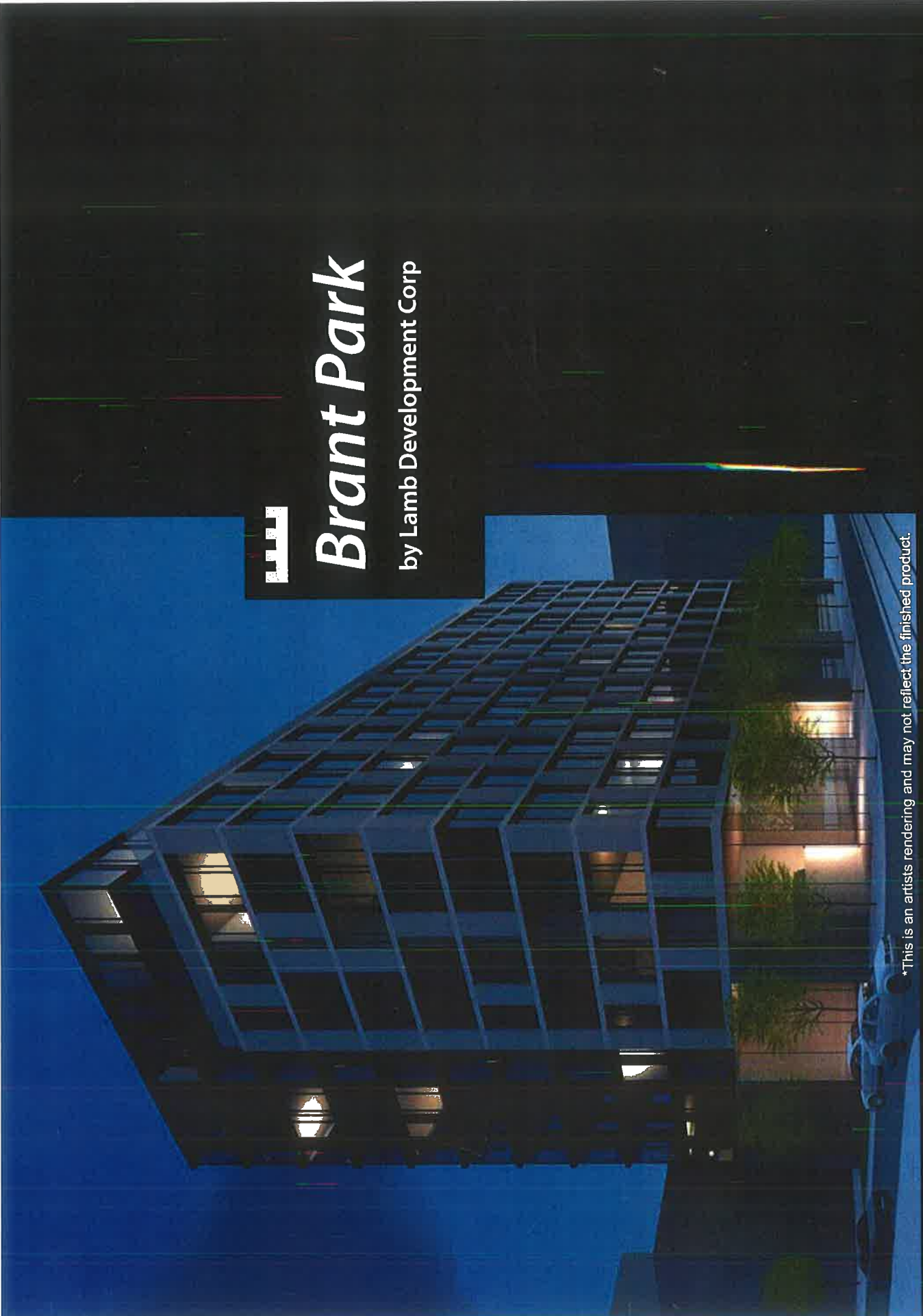
to the Affidavit of

Jawad Rathore, sworn before me

this ^{21st} day of July, 2013.

A handwritten signature in black ink, consisting of several overlapping loops and a horizontal line at the bottom, positioned above the printed name of the Commissioner.

A Commissioner, etc
Catherine Wing-Yee Ma, a Commissioner, etc.,
Province of Ontario, for Norton Rose Fulbright Canada LLP /
S.E.N.C.R.L., s.r.l., Barristers and Solicitors.
Expires June 1, 2016.



Brant Park

by Lamb Development Corp

*This is an artists rendering and may not reflect the finished product.

CENTRO
ARCHITECTURE INC.



LAMB DEVELOPMENT CORP



Fortress Real Capital

Profile

- + Largest non-accredited eligible syndicate mortgage back office in Canada
- + In operation since 2002
- + Provides the opportunity to invest in large scale developments
- + Total financings in last 180 days catalyzed over \$600,000,000 of projects (projected completed value)
- + Available to retail consumers via referral from financial advisors
- + Lead mortgage brokerage in Ontario is Centro Mortgage Inc (FSCO License #10102)



CENTRO
MORTGAGE INC



FORTRESS
REAL CAPITAL



LAMB DEVELOPMENT CORP



RSP and Self Directed Mortgages

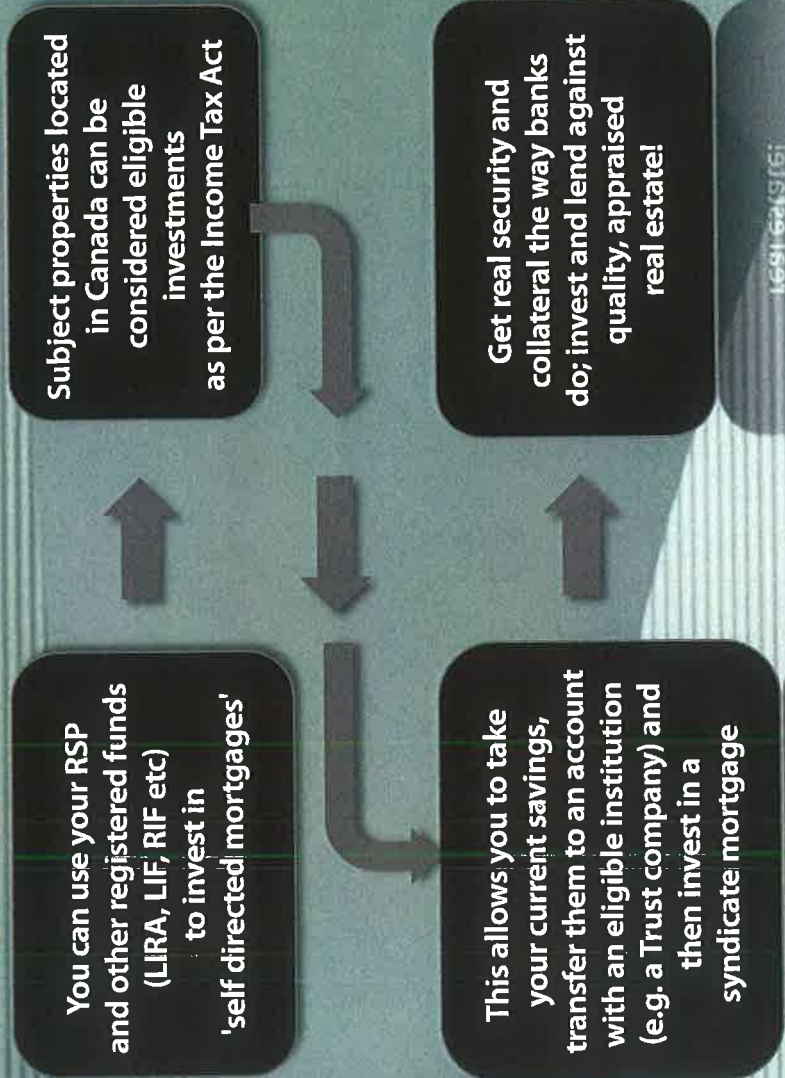
Product Overview

- + A syndicate mortgage is when *several* investors collectively fund *one* mortgage instrument
- + There are no shares or units that *change or fluctuate* in value (e.g. mutual funds, segregated funds)
- + This allows the funding to move as one but still individually note and reflect each investor's position
- + Every investor has their *full* face amount registered in their favour at the Land Registry office (administered by the Government of Ontario) with a lien as their *collateral*
- + This is a feature that is *unique* to syndicate mortgages and is not available through *any* other product





RSP and Self-Directed Mortgages





How FORTRESS works with the Bank

What's the difference?

Banks provide hard costs (usually 60/65% LTV) , including

- + land loan to buy the parcel/building
- + project financing/build-out
- + Monitored construction budget to completion

Fortress provides equity soft costs (approx 75-80% LTV), including

- + project equity acquisition
- + marketing campaign
- + permits/applications/zoning
- + interest reserve etc





Investment Philosophy

Strategy



- + Fortress has a *unique focus* on only bank-quality deals and not speculative projects or aggressive lending thresholds.
- + Typical Fortress investments are large scale residential construction/development projects with defined exit strategies, certified proformas and bonded/insured builders
- + Fortress provides transparency to the investor for all costs, expenses and revenues
- + Fortress offers the ability to invest in large scale projects without exposure to cash calls, shareholder dilution or limited partnership risk

For Company Use Only. Go WWW.FORTRESS.COM



Our Latest Offering

Brant Park

Downtown Toronto

by Lamb Development Corp

We are proud to offer the Fortress Real Capital (FRC) product via

Centro Mortgage Inc. FSCO licence #10102



This is an artists rendering and may not reflect the final design.



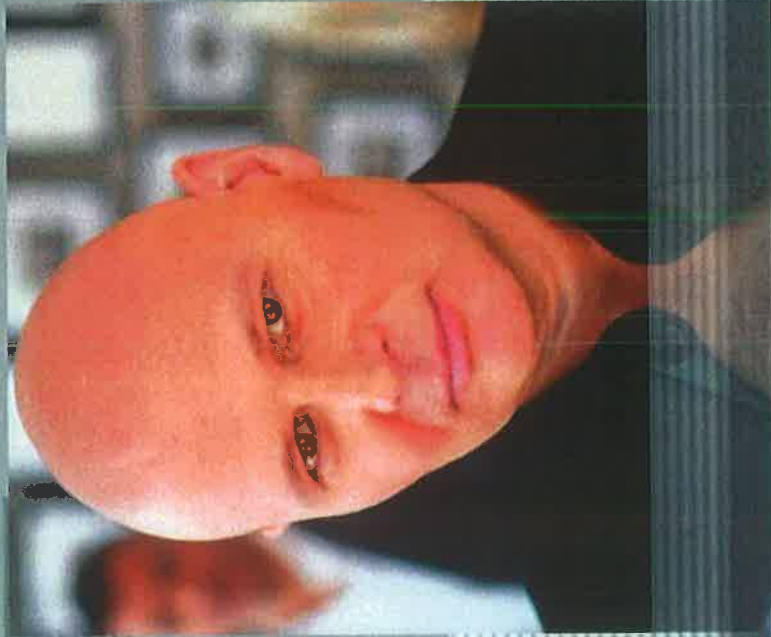
LAMB DEVELOPMENT CORP



Lamb Development Corp



L A M B D E V E L O P M E N T C O R P



Lamb Development Corp (LDC) was founded in 2001 by broker Brad J. Lamb to directly participate in the development of condominium projects.

- Over the last six years, more than 1400 units have been completed or are under construction by the firm in Toronto, Ottawa, and Montreal
- LDC's mandate is to develop and co-develop residential, recreational, and vacation-resort properties with a significant leaning towards modern architecture and design.



“WE ARE ABSOLUTELY COMMITTED TO CREATING STRIKING, MODERN DEVELOPMENTS THAT OFFER STYLISH DESIGN-BASED HOMES FOR TODAY’S URBAN DWELLERS.”
 — BRAD J. LAMB

plac
KING+SPADINA



ONECICKING
QUEEN+JOHN



the east market
OTTAWA



zen lofts
SPADINA+CAMDEN



parc
KING+STRACHAN



edgewater
OAKVILLE

Lamb Development Corp. (LDC) was founded in 2001 by Toronto's top condominium broker Brad J. Lamb to directly participate in the development of stylish, urban condominium projects. At that time, with over 13 years of experience in consulting, marketing, and the selling of over 80 of Toronto's most innovative and exciting projects, Mr. Lamb wanted to bring something different to the development world. Since then, he has done just that, developing over nine completed projects, along with four projects under construction. An additional 1700 units or 6 projects are in development. Lamb Development Corp. has become one of the country's busiest development companies, with each project pioneering up-and-coming locations and delivering a stylish, urban solution to each property.



LAMB

DEVELOPMENT CORP.



Flatiron lofts
CARLAW+DUNDAS

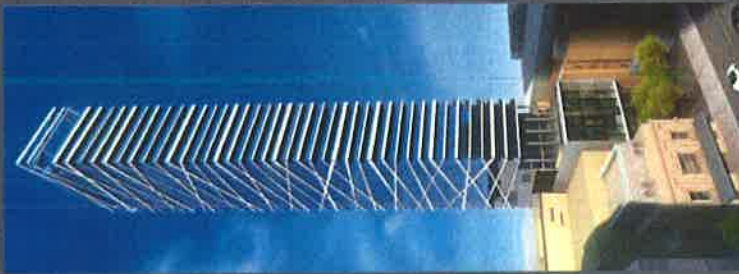
work lofts
CARLAW+DUNDAS



the king east
KING+PARLIAMENT



east
KING+PRINCESS



mondrian
OTTAWA



mc mill quest
MONTREAL

theatre park
KING WEST'S THEATRE ROW



mondrian
OTTAWA



Current Offering

Brant Park is a stylish new tower in Toronto's thriving King West district



- + 200 upscale condominium units with meticulous attention to design and finish
- + Steps from shopping, restaurants and bustling nightlife of King Street West
- + Ground floor level of retail shops and services as a convenience to residents and located across from scenic St Andrews Park

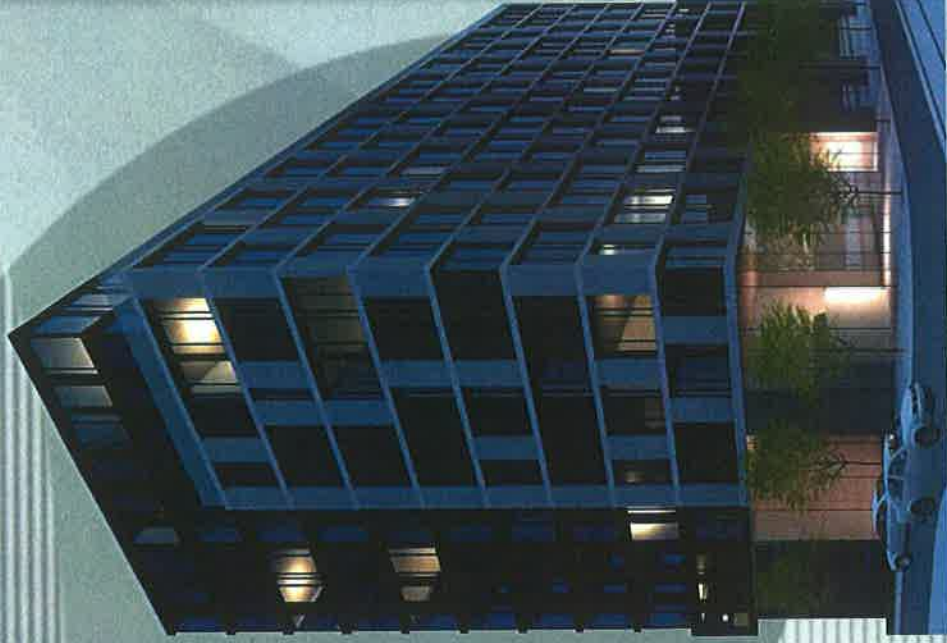




Investment Overview

Brant Park represents a unique investment opportunity for persons looking to the real estate market

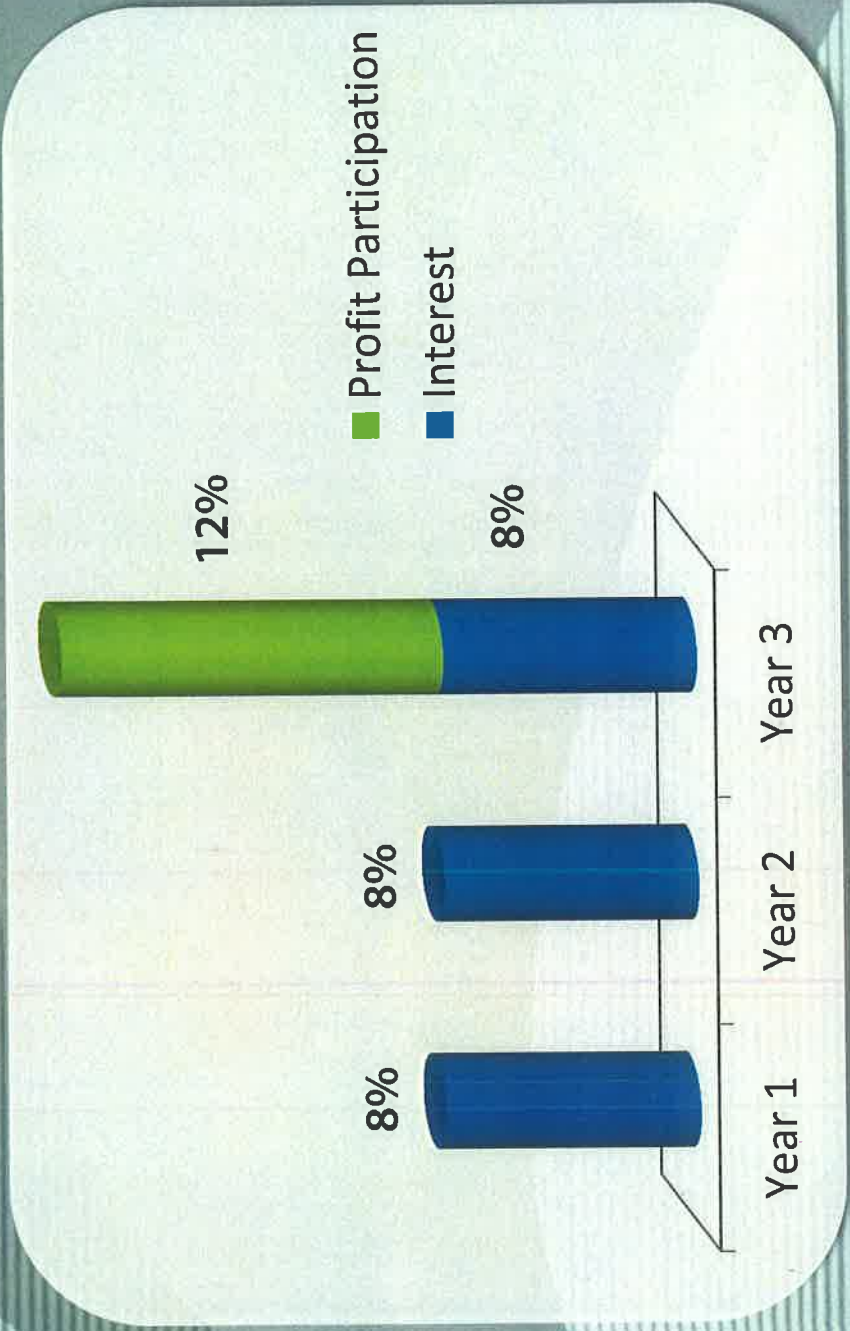
- + 36 month term
- + Cash, RRSP, LIRA, RIF, LIF
- + Investment will accrue interest at a rate of 8% per year
- + Interest is paid quarterly and non-compounding
- + Additional potential performance fee boosts blended annual return to 12% annualized





Investment Overview

Investment Summary





Investment Overview

Investment Summary

Example On \$100,000 Investment

Principal: \$100,000	Year 1	Year 2	Year 3	Totals
Interest Paid Quarterly	\$8000	\$8000	\$8000	\$24,000
Principal Repayment				\$100,000
Profit Sharing			12%	\$12,000
Total Inflow				\$136,000
Net Return	8%	8%	20%	36%
Net Inflow	\$8000	\$8000	\$20000	\$36000

Minimum Investment Amount: \$25,000



How to Participate

How to invest:

- + Cash (Certified cheque or Bank Draft in CDN currency)
- + New Contribution in RRSP
- + Transfer of existing RRSP, LIRA, RIF and LIF
- + Minimum investment: \$25,000





How to Participate

How to Get Started:

- + Speak to your representative for more information on this project. They'll review your portfolio and assess if a purchase makes more sense for you from registered or cash assets
- + Cash purchases close quickly and give you the fastest access to a purchase; the whole process is sold, closed and administered by a licensed mortgage professional and a lawyer
- + Registered assets require the opening of a self-directed account with a trustee. Fortress staff will assist in this process as well as the processing of the transfer forms to move funds from your current RSP to the new self-directed account
- + Fill in the Client Information Form and give it to us, we will prepare the complete investment documents for you





Future Projects

Coming Soon!

dominusTM
CONSTRUCTION GROUP

**Building premium condominiums
For Canada's Largest Developers**



BRIGHTSTAR
CORPORATION

Exquisite Waterfront Living



ELDiN
BUILDING CORPORATION

**Quality Communities for 30
Years**

CENTRO
MONTREAL INC.



FORTRESS
REAL ESTATE



LAMB DEVELOPMENT CORP.

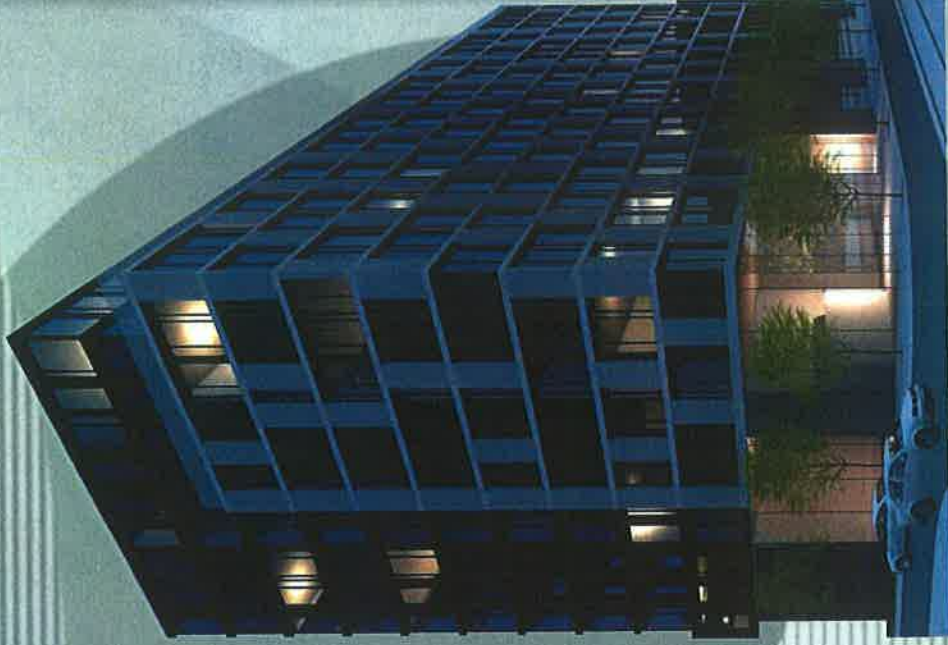


Contact

Thank You

Thank you for reviewing this information. Please contact your representative for more information

Important Legal and disclaimer information is on the following slide





FORTRESS
REAL CAPITAL



LAMB DEVELOPMENT CORP

CENTRO
MORTGAGE INC.

This is not an offer to sell securities. Any investment must be made pursuant to an offering memorandum for the relevant province. Interested persons are invited to obtain a copy of the offering memorandum. Fortress is available to both non-accredited and eligible investors.

Fortress is a product of a mortgage brokerage. Licensed mortgage agents/brokers close all transactions. Approved persons and organizations may enter into referral arrangements with Fortress Real Capital and/or Centro Mortgage and will be compensated for having referred, directed or introduced prospective investors/lenders to Fortress Real Capital/Centro Mortgage.

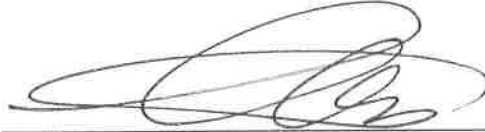
All mortgage transactions in Ontario (investors/lenders and subject properties situated in Ontario) are performed by Centro Mortgage, FSCO license 10102 unless specifically noted otherwise.

Exhibit "Q"

to the Affidavit of

Jawad Rathore, sworn before me

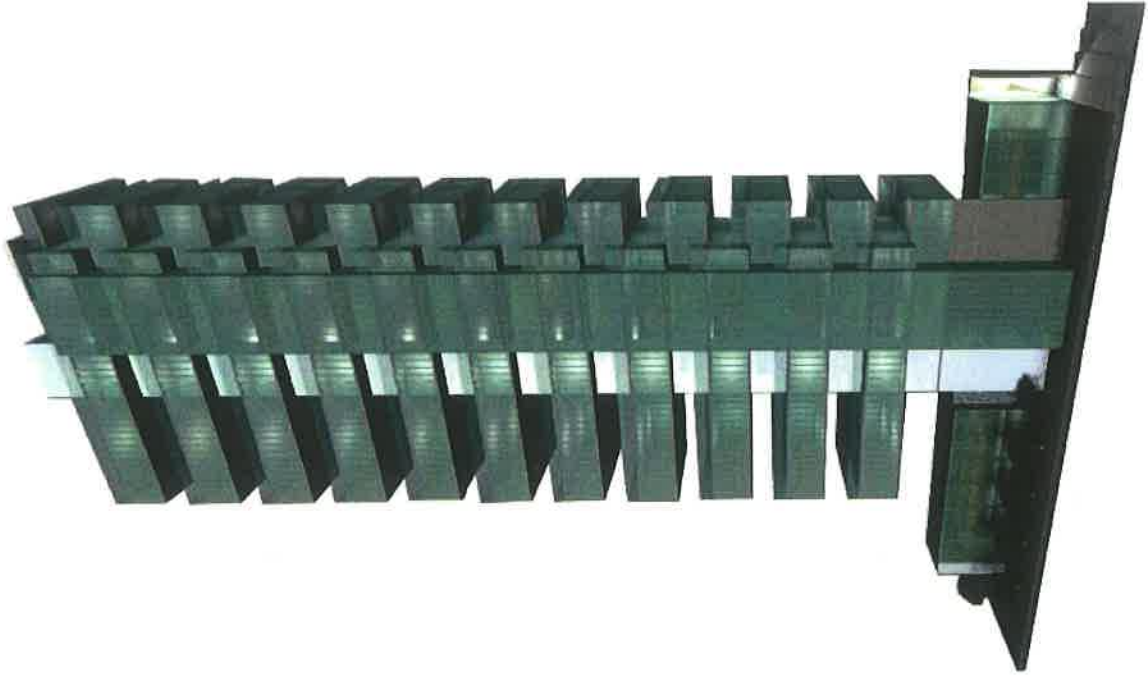
this ^{21st} day of July, 2013.



A Commissioner, etc

Catherine Wing-Yee Ma, a Commissioner, etc.,
Province of Ontario, for Norton Rose Fulbright Canada LLP /
S.E.N.C.R.L., s.r.l., Barristers and Solicitors.
Expires June 1, 2016.

Langston Hall 2
by rhed Developments



Fortress Real Capital Profile

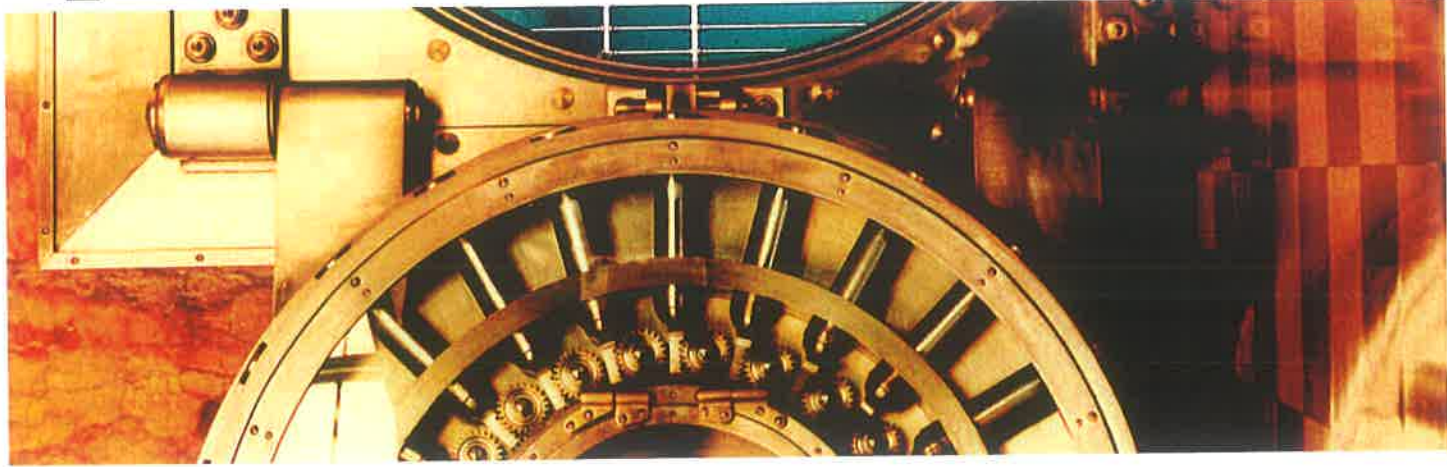
- Operating since 2002
- Extensive experience in Real Estate Development, Financing & Construction
- Lead mortgage brokerage in Ontario is Centro Mortgage Inc, principals with over 20 years experience
- Lead corporate counsel is Ogilvy Renault LLP
- Fully compliant with all National Instrument updates
- Largest non-accredited syndicate mortgage back-office in Canada

Zafar Khawaja, Vice President Business Development



- Specializing in Financial Services for over 13 years
- Self-made Entrepreneur, who has helped hundreds of families achieve financial stability
- Mentored many to become successful independent business owners
- Principal of Unique Cashflow Strategies





**Unique Cashflow
Strategies Inc.**



RHED

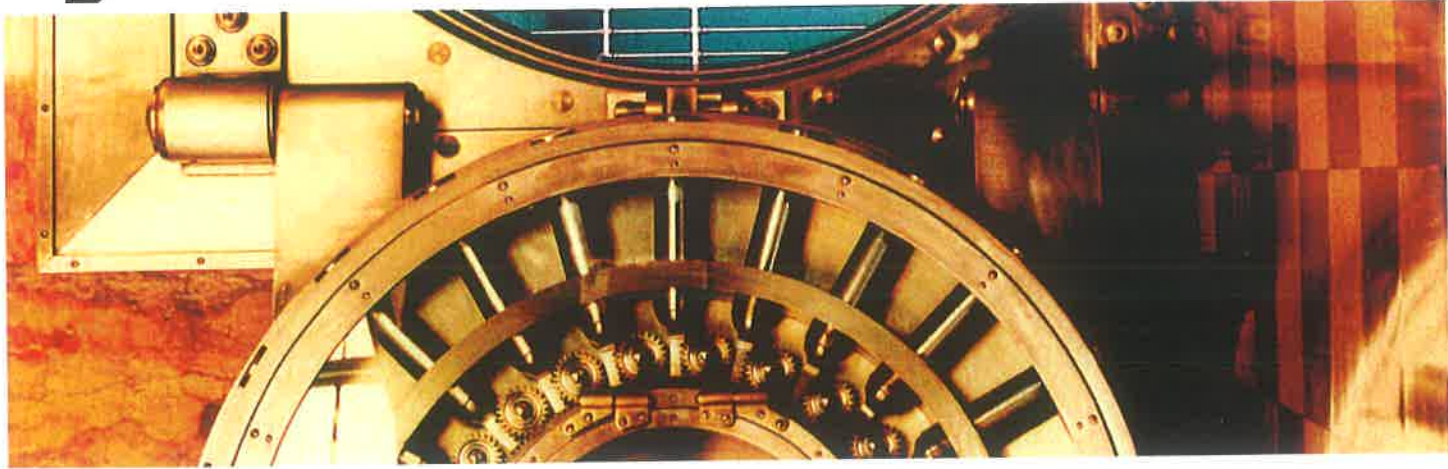
UCS is proud to offer the **Fortress Real Capital (FRC) product** via Centro Mortgage*
Inc. FSCO licence # 10102

*Registrant in good standing under MBLAA since 2002

High level overview:

- Both Accredited & Non-Accredited investors could participate
- Face amount of the investment is fully Registered & Secured via a lien against the property
- Your investment has defined term & fixed return
- Unlike mortgage/real estate “funds”, clients don’t receive shares or units that can *change* in value.

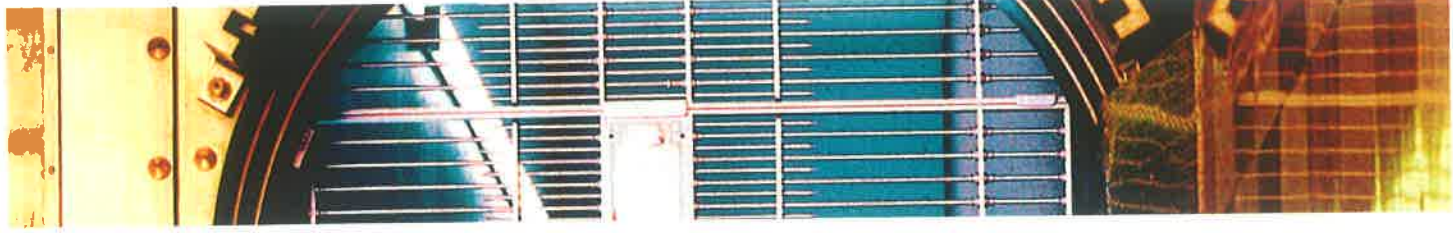




**Unique Cashflow
Strategies Inc.**



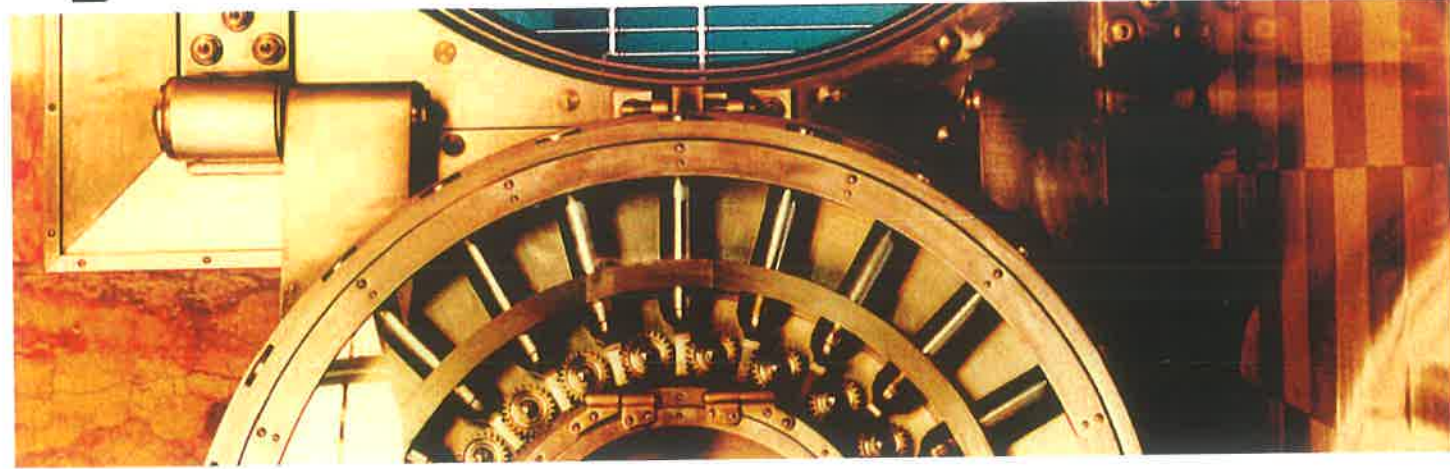
RHED



Through the Fortress Real Capital* product, you will enjoy several benefits by investing in a syndicated mortgage:

What is a Syndicate Mortgage?

A syndicate allows individuals to aggregate funds and advance them to a borrower such as a builder or developer. Fortress projects are all RSP eligible and qualify as Canadian content

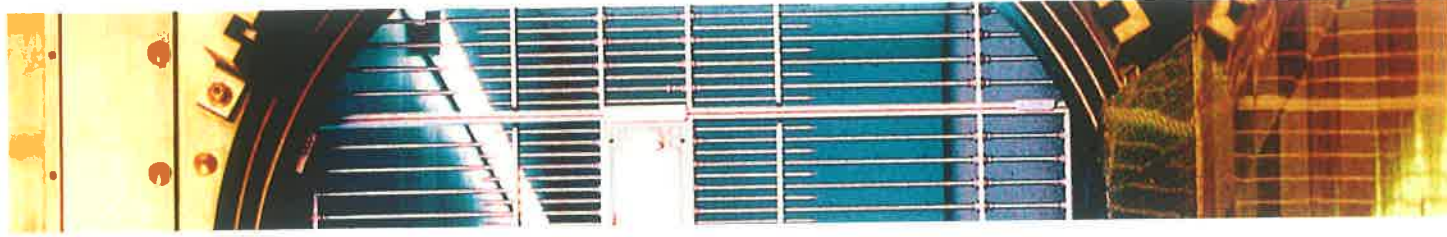


**Unique Cashflow
Strategies Inc.**



**FORTRESS
REAL CAPITAL**

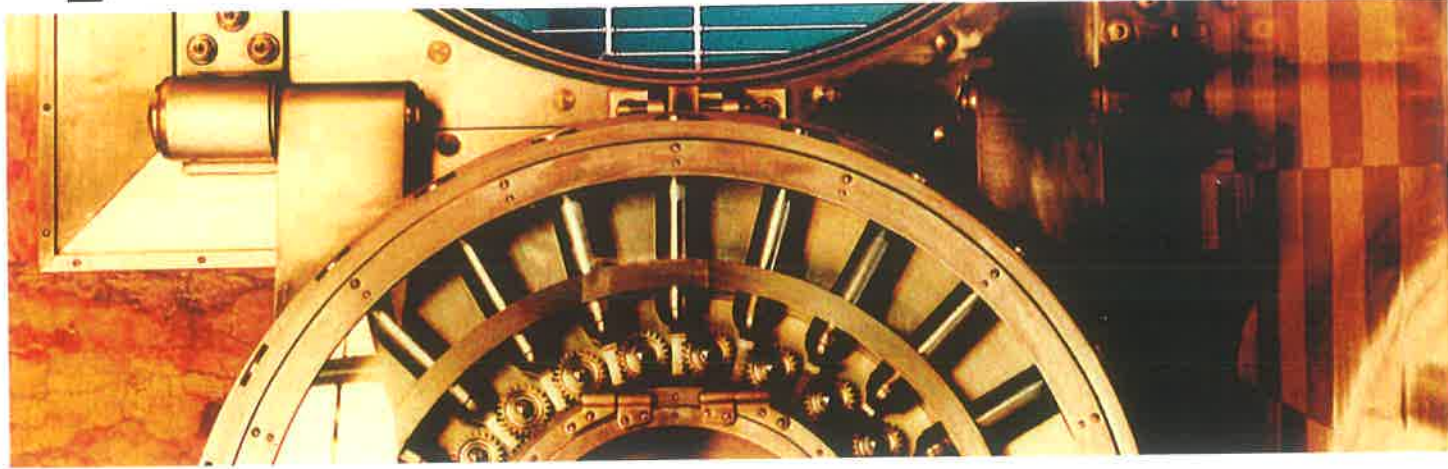
RHED



Syndicate Mortgage Offering

STRATEGY

- Fortress has a unique focus on only bank-quality deals and not speculative projects or aggressive lending thresholds.
- Mortgages are 'purposeful' and are meant to add or enhance the value of the underlying project. This focus on development and bringing more alpha to the deal actually improves the position of the investor and reduces their risk exposure (as it relates to valuation).
- Typical Fortress investments are large scale residential construction/development projects with defined exit strategies, certified pro-formas and bonded/insured builders

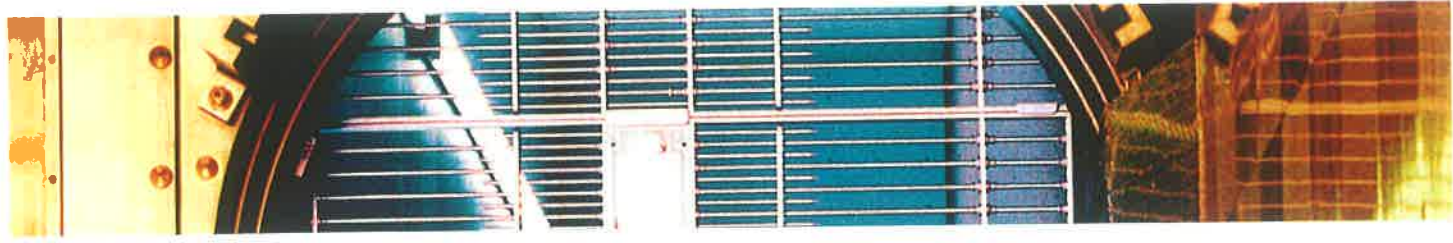


**Unique Cashflow
Strategies Inc.**



FORTRESS
REAL CAPITAL

rhed



UCS is proud to offer the Fortress Real Capital (FRC) product via Centro Mortgage* Inc. FSCO licence # 10102
*Registrant in good standing under *MBLAA* since 2002

CURRENT OFFERING

**122 Peter Street, Toronto:
Langston Hall 2
by rhed Developments**





- Premium location in Downtown Toronto,
- Highly successful first phase
- Achieved the necessary construction pre-sales in less than 6 months and is now only available at post-construction prices (construction starts in Dec 2010)
- Langston Hall Two is available immediately with a completion date of spring 2013



Unique Cashflow Strategies Inc.



FORTRESS
REAL CAPITAL

RHEC

Google maps
Canada

122 Peter Street, Toronto, Ontario

Search Maps

Show search options

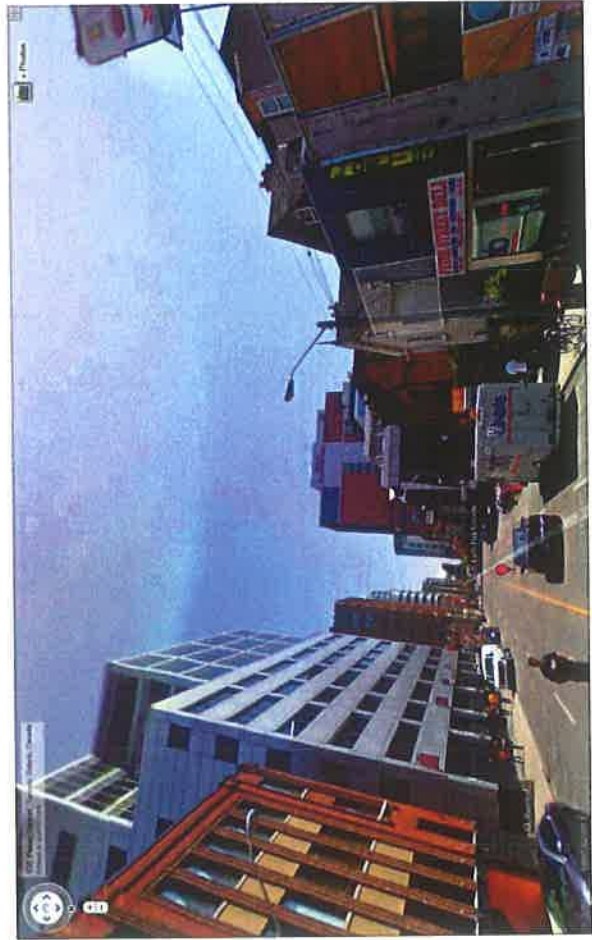
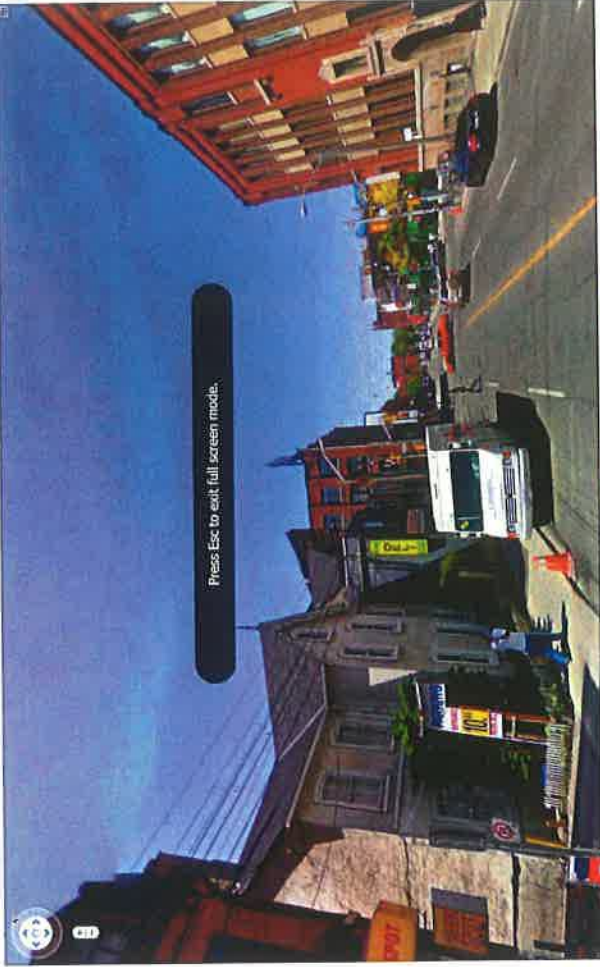
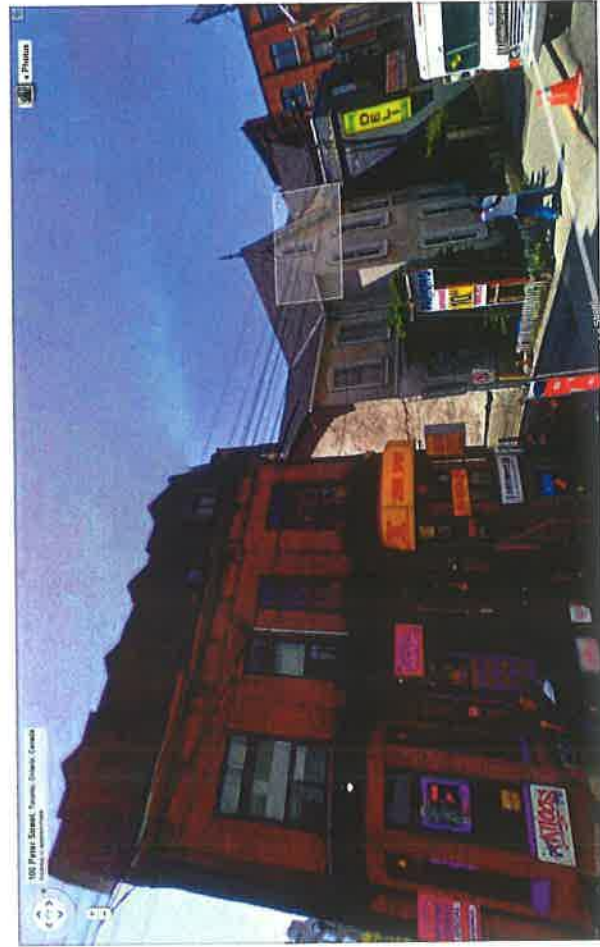


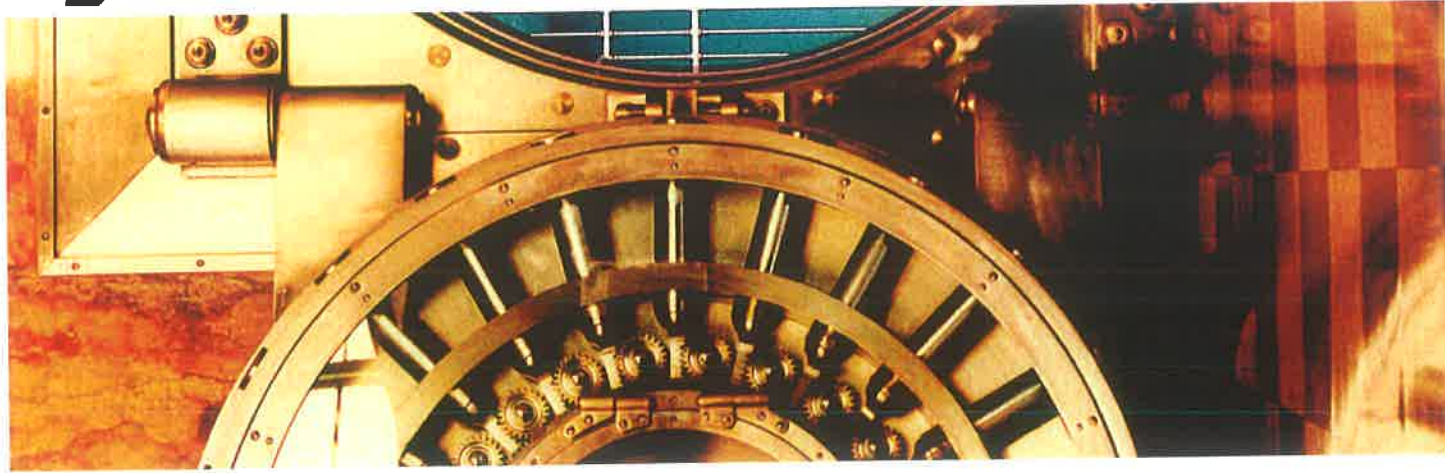
**Unique Cashflow
Strategies Inc.**



**FORTRESS
REAL CAPITAL**

THED



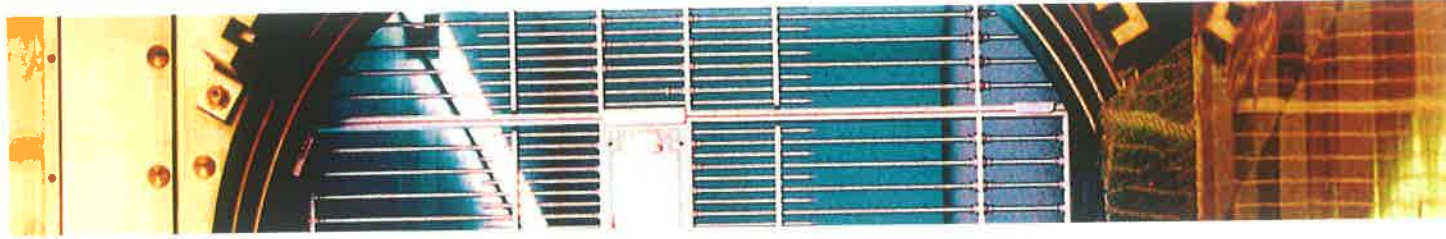


**Unique Cashflow
Strategies Inc.**

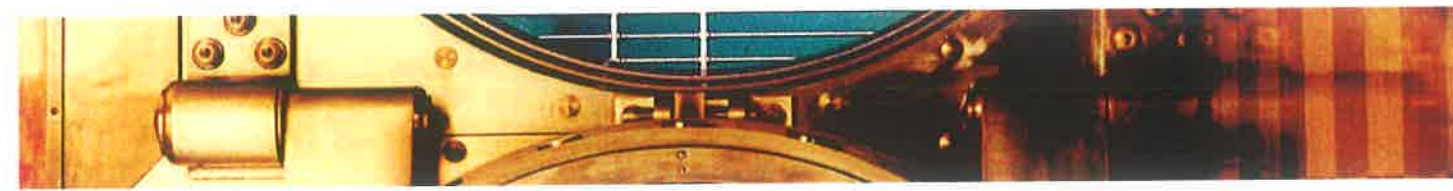


**FORTRESS
REAL CAPITAL**

RHED



- Premium finishes are standard
- Brazilian hardwood floors, ipee wood doors & terraces and state-of-the-art Miele kitchens
- Luxury units that are design focused with meticulous attention paid to every detail



**Unique Cashflow
Strategies Inc.**



rhed

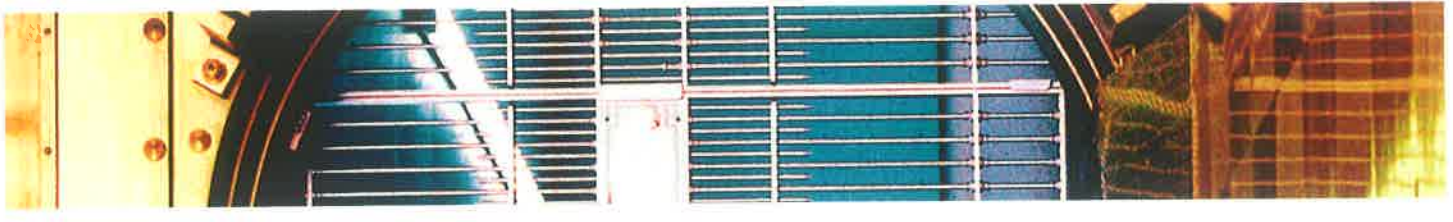
Led by international designer Del Terrelonge, rhed is a multi-disciplinary design firm with several projects under way

Experienced in all aspects of design from interior, graphic, product and new media design to concept/content development and marketing and advertising. rhed also has a strong construction and project management base from which it conducts its architecture/interiors division, and is known for its meticulous attention to detail and innovative organic approach to design and content development.

rhed's latest projects include the total design of the Templar Hotel, Langston Hall and Citizen House, which unite all of their design specialties together creating a seamless end-product. rhed has exhibited works in Toronto, New York, Chicago and Japan, and has been published in a number of international design publications including Interior Design, Diseño Interior, Toronto Life, Communications Arts, Azure and Graphis Magazine, and appeared in the In-Fashion television show. In Spring 1998, Del lectured/exhibited at Yale University School for the Arts.



Del Terrelonge is the principal of rhed and co-founder of Templar Development Corporation along with his partner John Wee Tom, created with the principal philosophy of developing design conscious real estate for an urban market.





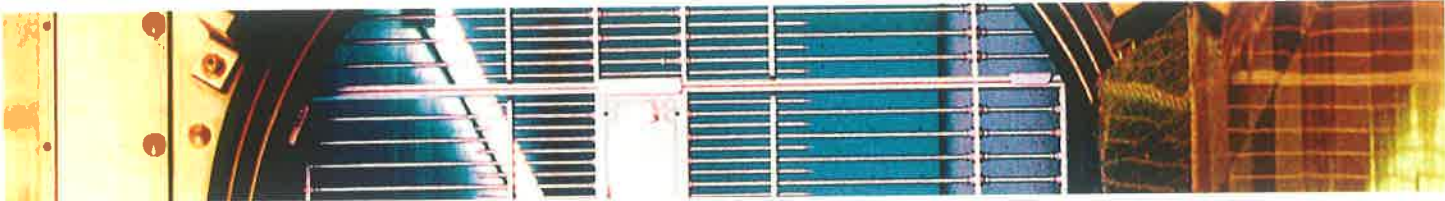
**Unique Cashflow
Strategies Inc.**



Langston Hall 2 (LH2)
represents a unique
investment opportunity for
persons looking to the real
estate market

- 36 month term
- RSP eligible
- Investment will accrue interest at a rate of 8% per year
- Interest is paid quarterly and non-compounding
- Additional back end performance fee of 12% that boosts blended return to 12% per year for the 36 month term

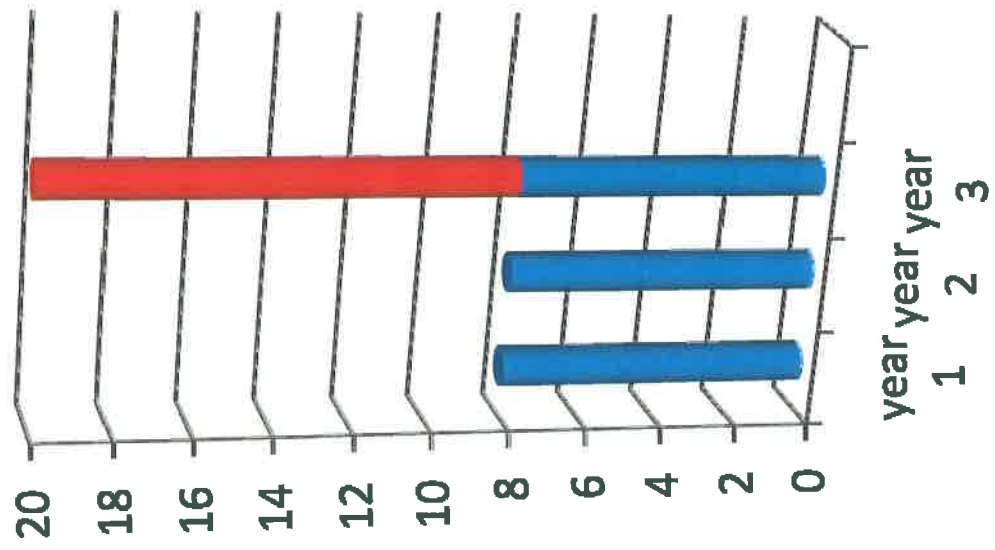
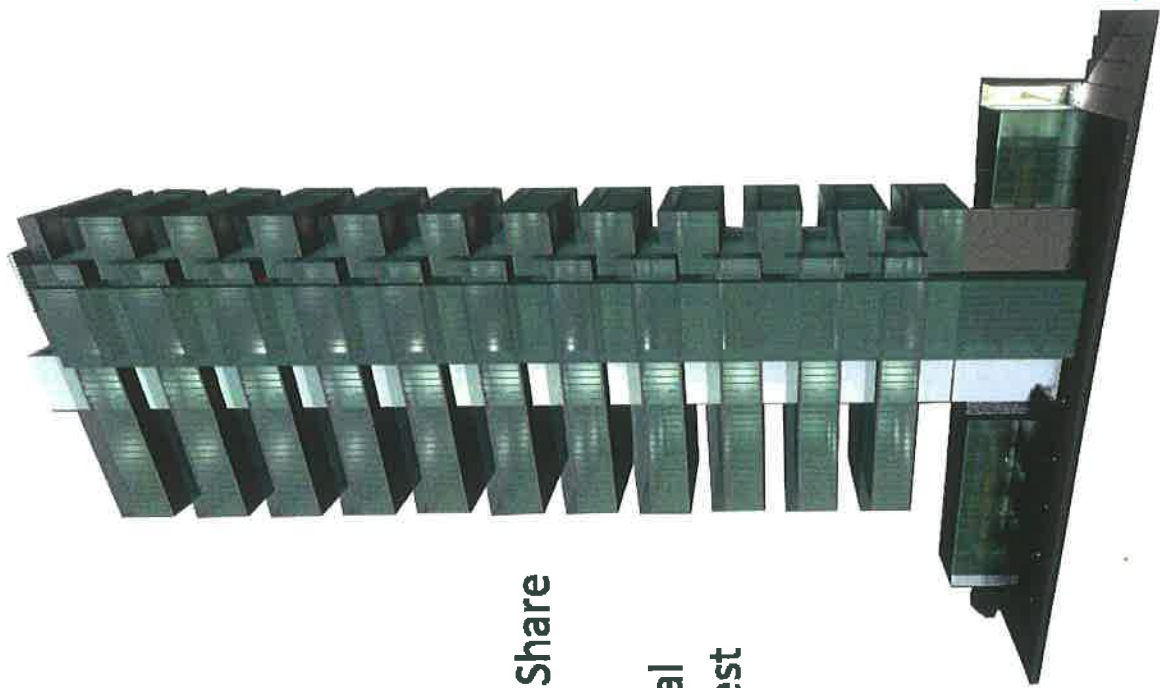




Unique Cashflow
Strategies Inc.



Fortress
REAL CAPITAL



■ Profit Share
■ Annual Interest



**Unique Cashflow
Strategies Inc.**



FORTRESS
REAL CAPITAL

RHED

Investment Summary

Example On \$100,000 Investment

Annual Interest:

8% annual interest = \$8,000 per year
Aggregate over 3 years = \$24,000

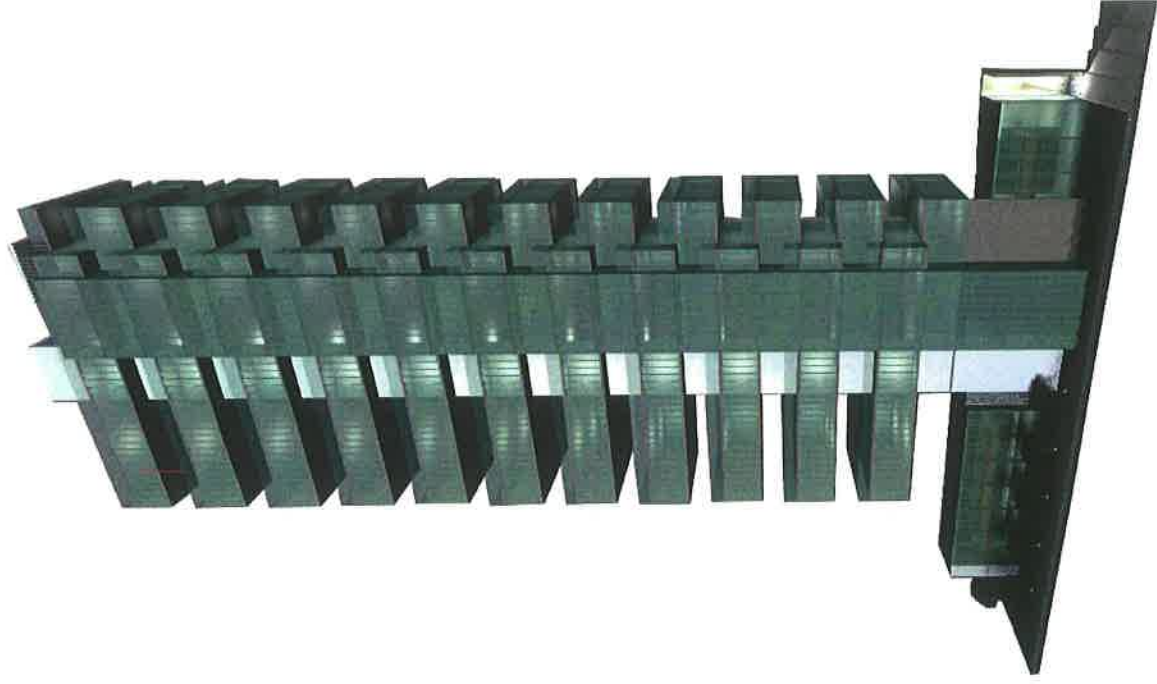
Backend Return:

Projected pro-rated profit participation at
completion of the project 12% = \$12,000

Total Potential Return:

\$36,000 or 12% annualised
(simple, non-compounding)

Minimum Investment Amount: \$25,000



**Unique Cashflow
Strategies Inc.**



FORTRESS
REAL CAPITAL

THECD

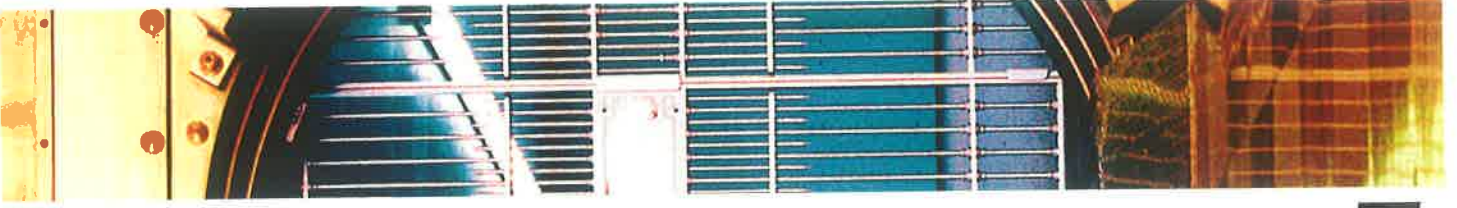
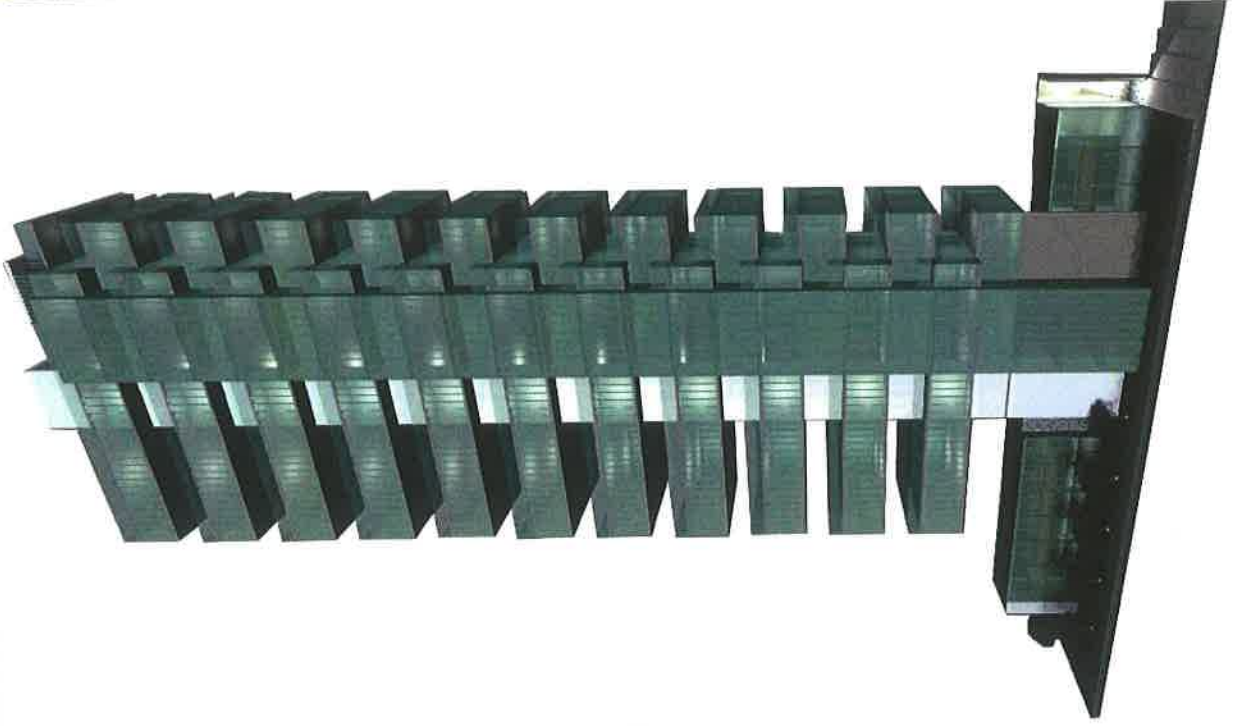
HOW TO PARTICIPATE

How to get started:

- Speak to your UCS representative for more information on this project. They'll review your portfolio and assess if a purchase makes more sense for you from registered or cash assets
- Cash purchases close quickly and give you the fastest access to a purchase; the whole process is sold, closed and administered by a licensed mortgage professional and a lawyer
- Registered assets require the opening of a self-directed account with a trustee. UCS-Fortress staff will assist in this process as well as the processing of the transfer forms to move funds from your current RSP to the new self-directed account

Eligible Registered Plans:

- RSP, LIRA, RIF and LIF
- Some projects will also accept RESP and TFSA orders, see your UCS representative for more information
- Speak to your UCS representative today about getting started





**Unique Cashflow
Strategies Inc.**



FORTRESS
REAL CAPITAL

Future Projects... Coming Soon!



HUSH

Luxury Communities



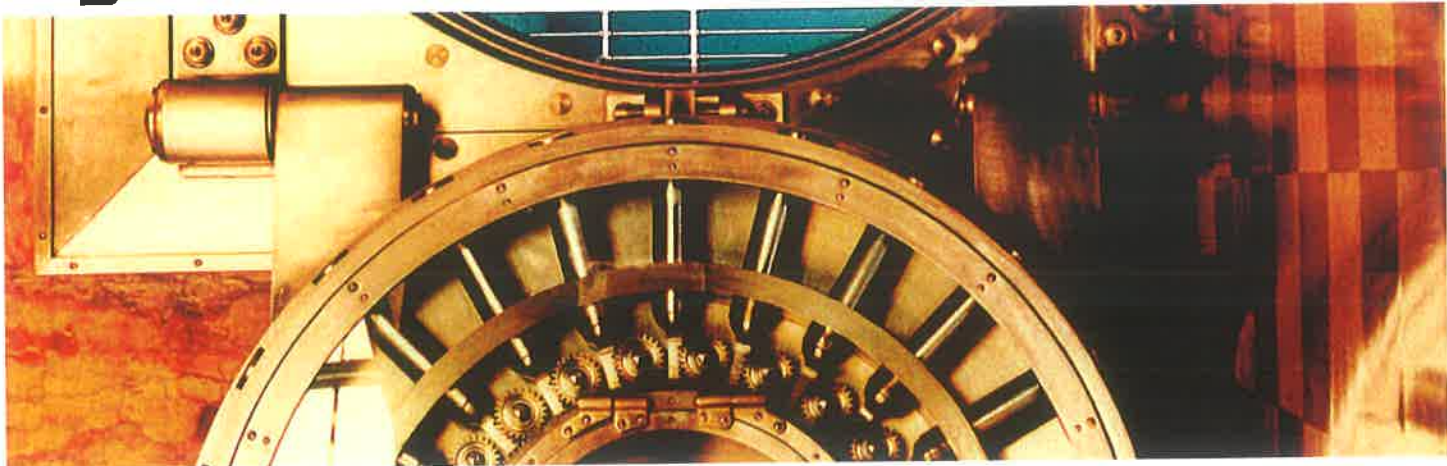
LAMB DEVELOPMENT CORP

Downtown Condominium Developments



Quality Communities for 30 Years

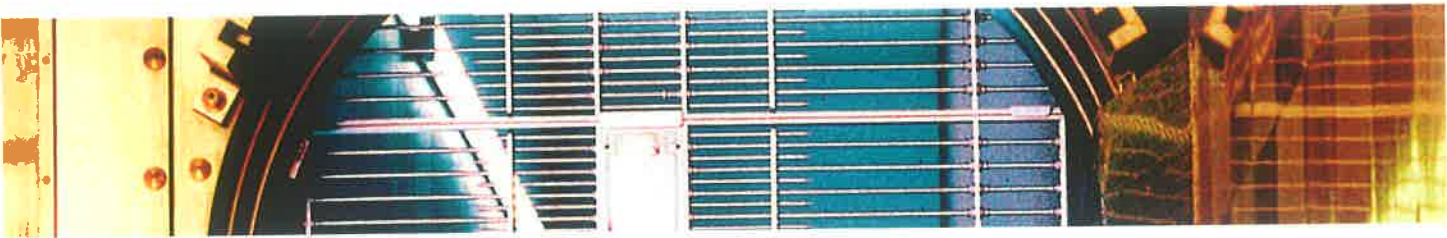




**Unique Cashflow
Strategies Inc.**



RHED



Thank you for reviewing this information. Please
contact your Unique Cashflow Strategies
representative for more information

Important Legal and disclaimer information is on the
following slide

**Unique Cashflow
Strategies Inc.**



RHED

Fortress is a product, not a mortgage brokerage.
This product can only be offered by a licensed
mortgage agent/broker. All mortgage business is
conducted through Centro Mortgage Inc., FSCO
Licence #10102



Exhibit "R"

to the Affidavit of

Jawad Rathore, sworn before me

this ^{29th} day of July, 2013.

A handwritten signature in black ink, appearing to be 'Catherine Wing-Yee Ma', written over a horizontal line.

A Commissioner, etc

**Catherine Wing-Yee Ma, a Commissioner, etc.,
Province of Ontario, for Norton Rose Fulbright Canada LLP /
S.E.N.C.R.L., s.r.l., Barristers and Solicitors.**

Expires June 1, 2016.



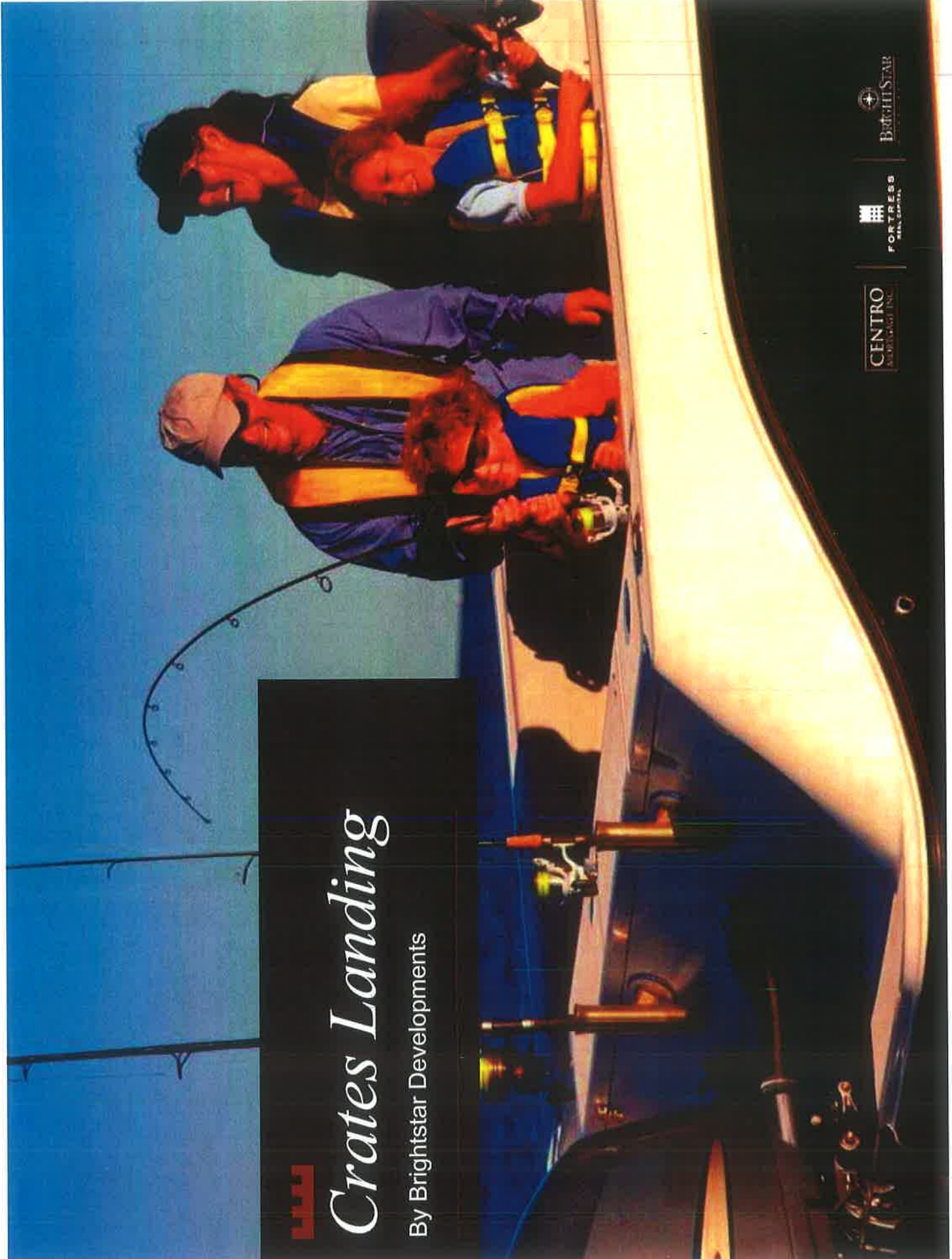
Crates Landing

By Brightstar Developments

CENTRO
MORTGAGE INC.

FORTRESS
REAL ESTATE

BRIGHTSTAR





Fortress Real Capital

Profile

- + Largest non-accredited eligible syndicate mortgage back office in Canada
- + In operation since 2002
- + Provides the opportunity to invest in large scale developments
- + Total financings in last 120 days catalysed over \$380,000,000 of projects (projected completed value)
- + Available to retail consumers via referral from financial advisors
- + Lead mortgage brokerage in Ontario is Centro Mortgage Inc (FSCO License #10102)

CENTRO
MORTGAGE INC

FORTRESS
REAL CAPITAL

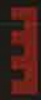
BRIGHTSTAR
MORTGAGE INC





What is a Syndicate Mortgage?

- ✦ A syndicate mortgage is when *several* investors collectively fund *one* mortgage instrument
- ✦ There are no shares or units that *change or fluctuate* in value (e.g. mutual funds, segregated funds)
- ✦ This allows the funding to move as one but still individually note and reflect each investor's position
- ✦ Every investor has their *full* face amount registered in their favour at the Land Registry office (administered by the Government of Ontario) with a lien as their *collateral*
- ✦ This is a feature that is *unique* to syndicate mortgages and is not available through *any* other product



RSP and Self Directed Mortgages

You can use your RSP and other registered funds (LIRA, LIF, RIF etc) to invest in 'self directed mortgages'

Subject properties located in Canada can be considered eligible investments as per the Income Tax Act

This allows you to take your current savings, transfer them to an account with an eligible institution (e.g. a Trust company) and then invest in a syndicate mortgage

Get real security and collateral the way banks do; invest and lend against quality, appraised real estate!





How FORTRESS works with the Bank



Banks provide hard costs (usually 60/65% LTV), including

- + land loan to buy the parcel/building
- + project financing/build-out
- + Monitored construction budget to completion

Fortress provides soft costs (approx 75-80% LTV), including

- + project equity acquisition
- + marketing campaign
- + permits/applications/zoning
- + interest reserve etc



Investment Philosophy

Strategy

- ✦ Fortress has a unique focus on only bank-quality deals and not speculative projects or aggressive lending thresholds.
- ✦ Typical Fortress investments are large scale residential construction/development projects with defined exit strategies, certified pro-formas and bonded/insured builders
- ✦ Fortress provides transparency to the investor for all costs, expenses and revenues
- ✦ Fortress offers the ability to invest in large scale projects without exposure to cash calls, shareholder dilution or limited partnership risk





Brightstar Developments



BRIGHTSTAR

C O R P O R A T I O N

Brightstar Corporation. was founded on a strong core of values – a desire to fulfill its customers' dreams, a passion for quality and a strong belief in the benefits of teamwork.

- + Combination of skills in residential, construction, marketing and property development.
- + Company Principals have over 100 years of collective experience in real estate.
- + Winners of major RFPs including the redevelopment of the historic downtown waterfront of Barrie, Ontario (Canada's fastest growing city) and the official Calgary Stampede hotel





Alan Chapple

Chairman

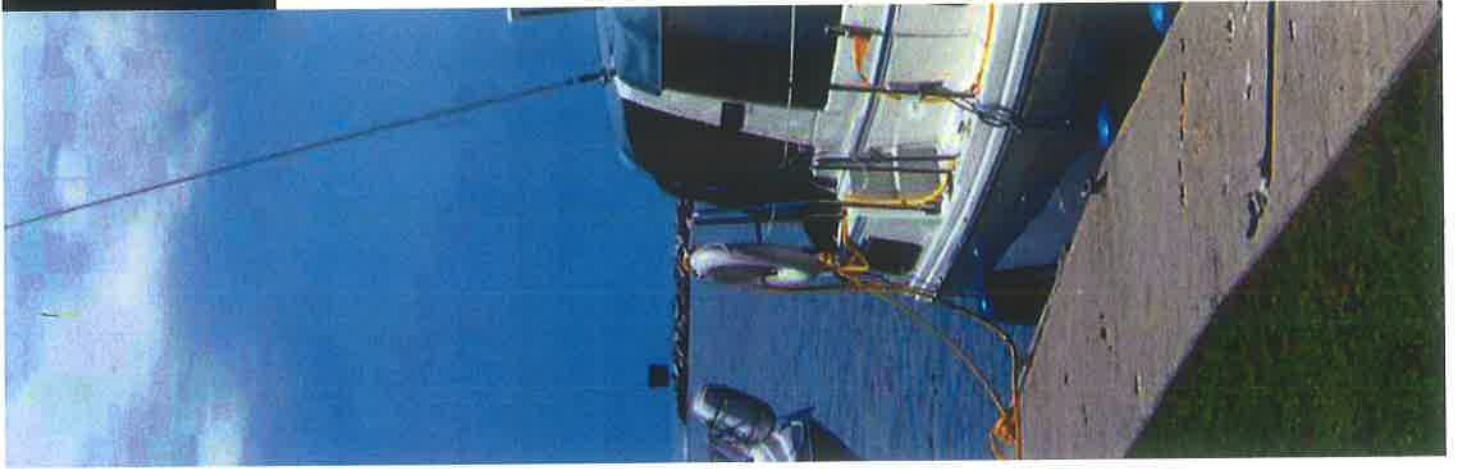
- + Accredited member of the Institute of Housing Management
- + Winner of The Canadian Home Builders' Association Award of Honor



Previous Experience

- + Chairman of Armbro, public company listed on TSX (predecessor to Aecon, current sales over \$2 billion)
- + Led the acquisition and build of the Highway 407 Electronic Toll Road project
- + Supervised the original design and construction of the Toronto Zoo on 700 acres in Scarborough, Ontario
- + Was project lead on the major renovation and overhaul to the Hospital for Sick Children in Toronto, Ontario
- + Has successfully developed, financed and sold investor projects in Toronto, Oakville, Kincardine, Newfoundland, Atlantic City (NJ) and Florida (both the Gulf & Atlantic coasts)





Brightstar Developments



John Blackburn
President

- + Professional Land Economist
- + Over 30 years experience as Senior Executive

Previous Experience

- + Winner of the Greater Toronto Home Builders Association Builder of the Year award
- + Winner of the Canadian Home Builders Association Award of Honour
- + Past director of Institute of Housing Management (UK) and Canadian Institute of Marketing

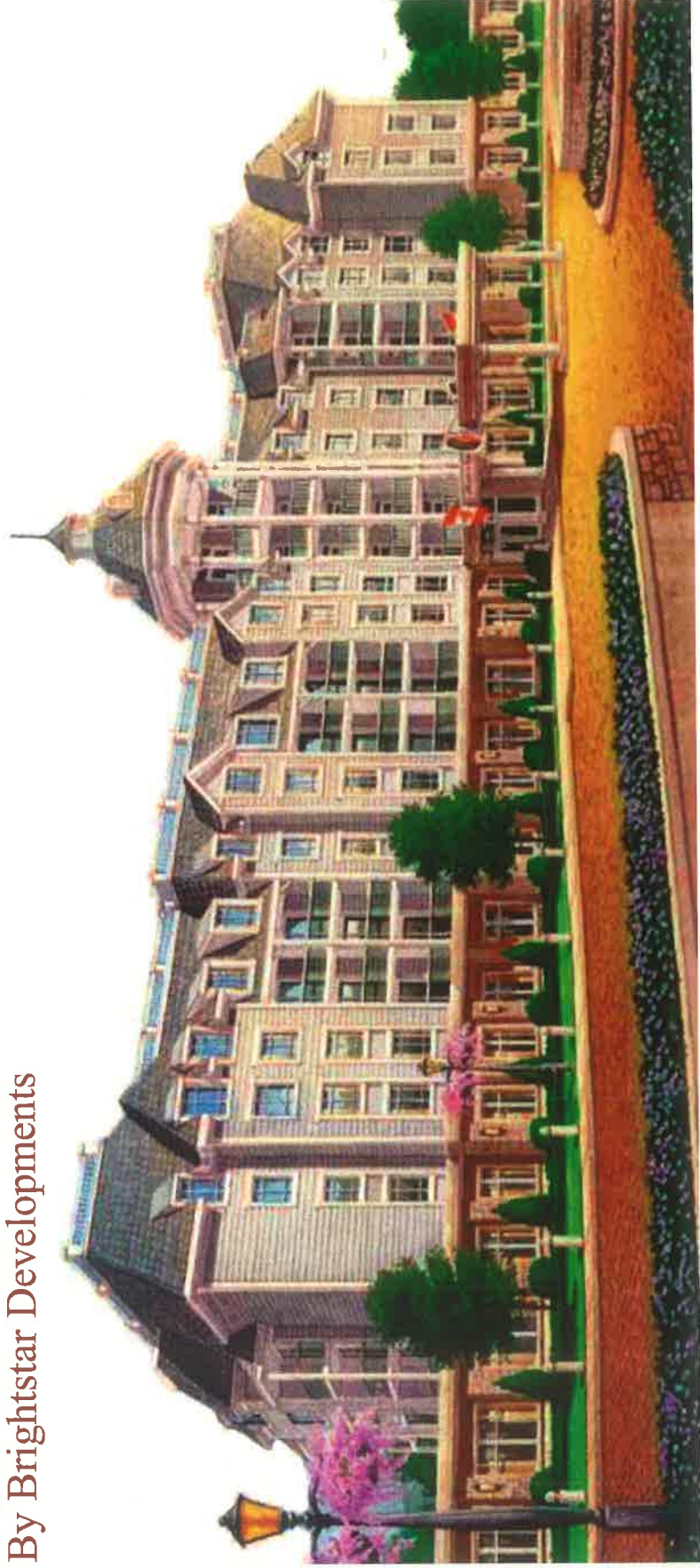




Current Offering

Crates Landing

Southern Shores of Lake Simcoe
By Brightstar Developments



We are proud to offer the Fortress Real Capital (FRC) product via
Centro Mortgage* Inc. FSCO licence #10102

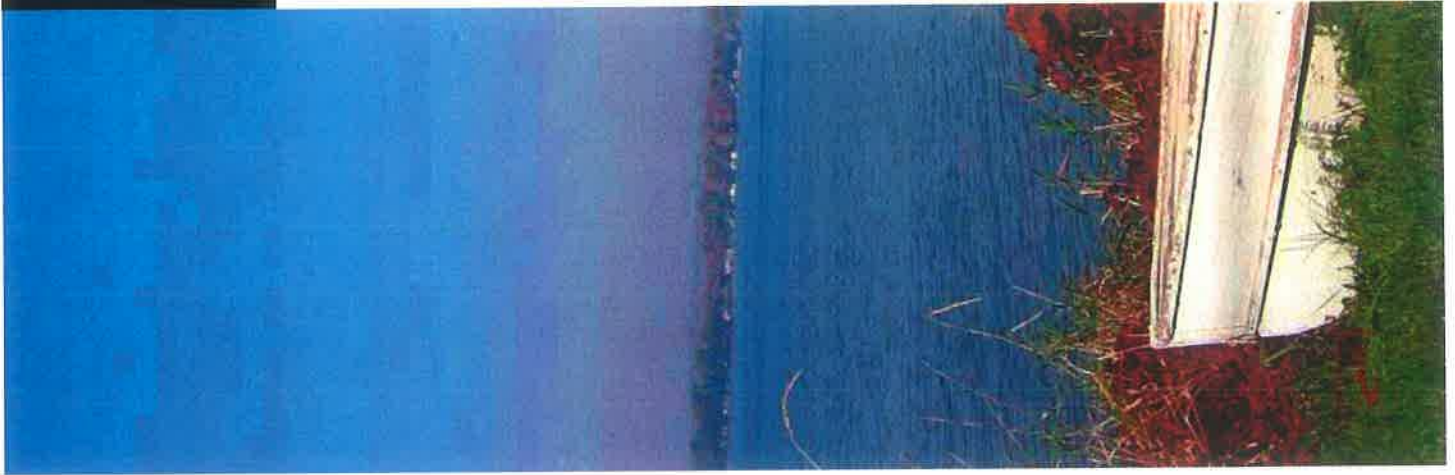
CENTRO
MORTGAGE (INC)





Current Offering

- ✦ Crates Landing, located on the south shores of Lake Simcoe, is a unique opportunity for the investor looking for a mature project without development risk.
- ✦ All necessary approvals, zonings and permits (conservation authority and shoreline construction) have been obtained from the Municipality, the Region and the Ontario Municipal Board (OMB)
- ✦ The robust deposit schedule has garnered a letter of intent for construction financing from a Schedule A bank and the project will be ready for construction later this year





Syndicate Mortgage Offering



Highlights:

- + Phase I is already 50% sold out (as of January 1st, 2011)
- + Over \$30,000,000.00 in current sales, deposits all in trust with lawyers. (20% Deposit Structure)
- + Construction commencement projected for later this year
- + Full project is four phases



Syndicate Mortgage Offering

Highlights:

- + Over 1450 feet of waterfront
- + Shoreline construction permit has been obtained from Lake Simcoe Region Conservation Authority
- + Lake Simcoe Protection Act (passed in 2009) allows for the Crates Landing development but makes other waterfront developments (potential competition) very difficult to achieve
- + Highway 404 extension to Ravenshoe Road scheduled for completion in 2012; commute times will be shortened even further



Highlights:

- + Beautiful New England inspired designs
- + Units choices include Grand Marina and larger suites in Harbour Villa
- + Excellent loan-to-value ratio
- + Major marketing campaign scheduled for spring 2011

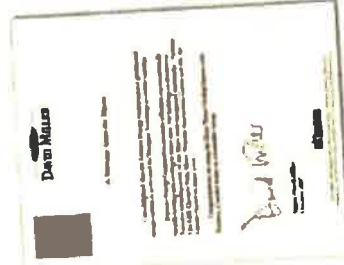
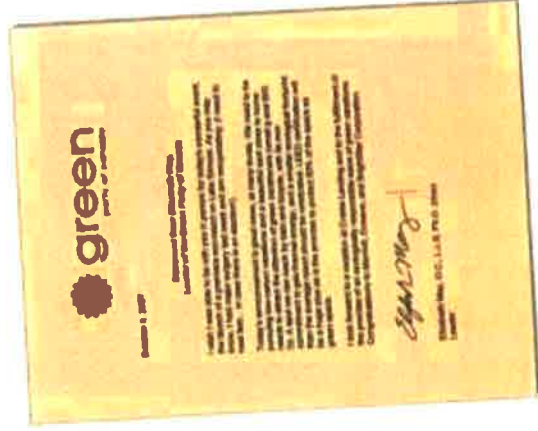




Overview

Endorsements

- + David Suzuki
- + Mayors
- + Members of Parliament
- + Environmental Groups





Investment Overview

Crates Landing represents a unique investment opportunity for persons looking to the real estate market

- + 36 month term
- + RSP eligible
- + Investment will accrue interest at a rate of 8% per year
- + Interest is paid quarterly and non-compounding
- + Additional potential performance fee boosts blended return to 12% per year for the 36 month term



CENTRO
MANAGEMENT, INC.

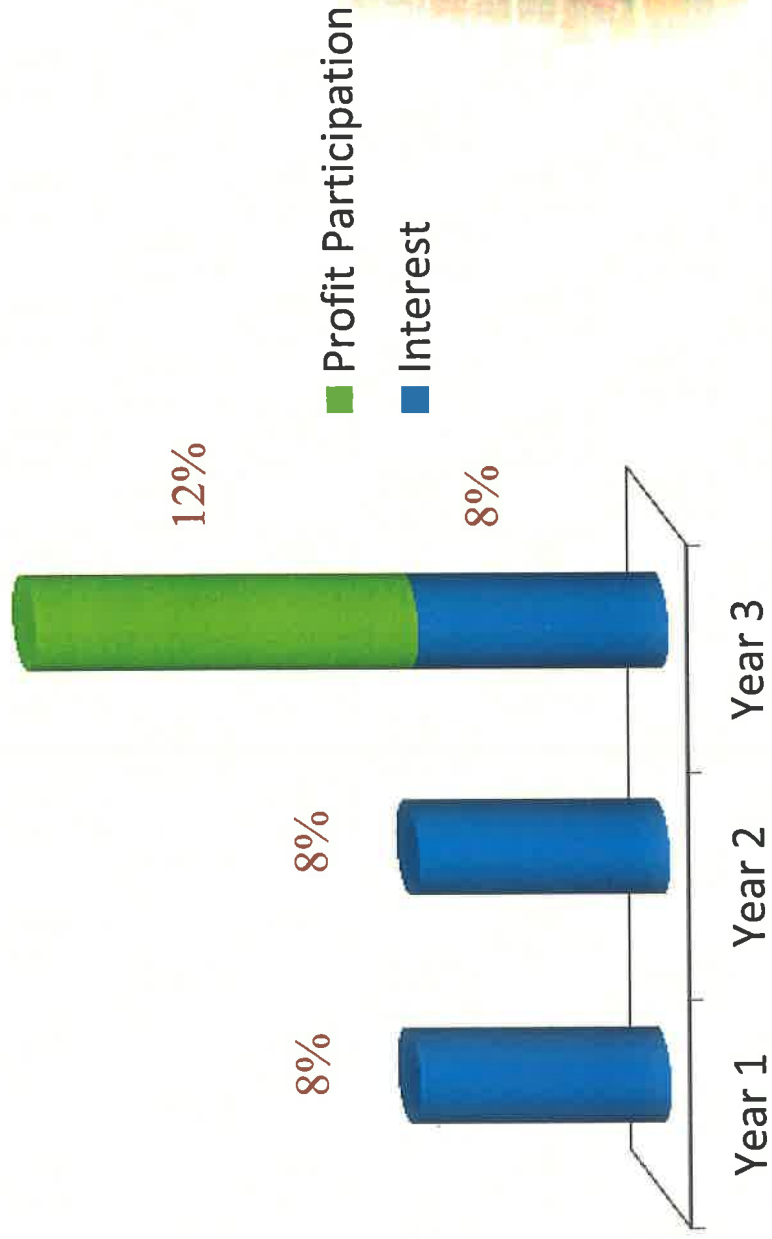
FORTRISS
REAL ESTATE

BRIGHTSTAR
REAL ESTATE



Investment Overview

Investment Summary





Investment Overview

Investment Summary

Example On \$100,000 Investment

Principal: \$100,000	Year 1	Year 2	Year 3	Totals
Interest Paid Quarterly	\$8000	\$8000	\$8000	\$24,000
Principal Repayment				\$100,000
Profit Sharing				\$12,000
Total Inflow				\$136,000
Net Return	8%	8%	8%	36%

** Fortress Real Capital (FRC) product via Centro Mortgage* Inc. FSCO licence #10102

*Registrant in good standing under MBLAA since 2002

Minimum Investment Amount: \$25,000





How to Participate

How to invest:

- + Cash (Certified cheque or Bank Draft in CDN currency)
- + New Contribution in RRSP
- + Transfer of existing RRSP, LIRA, RRIF and LIF
- + Minimum investment: \$25,000



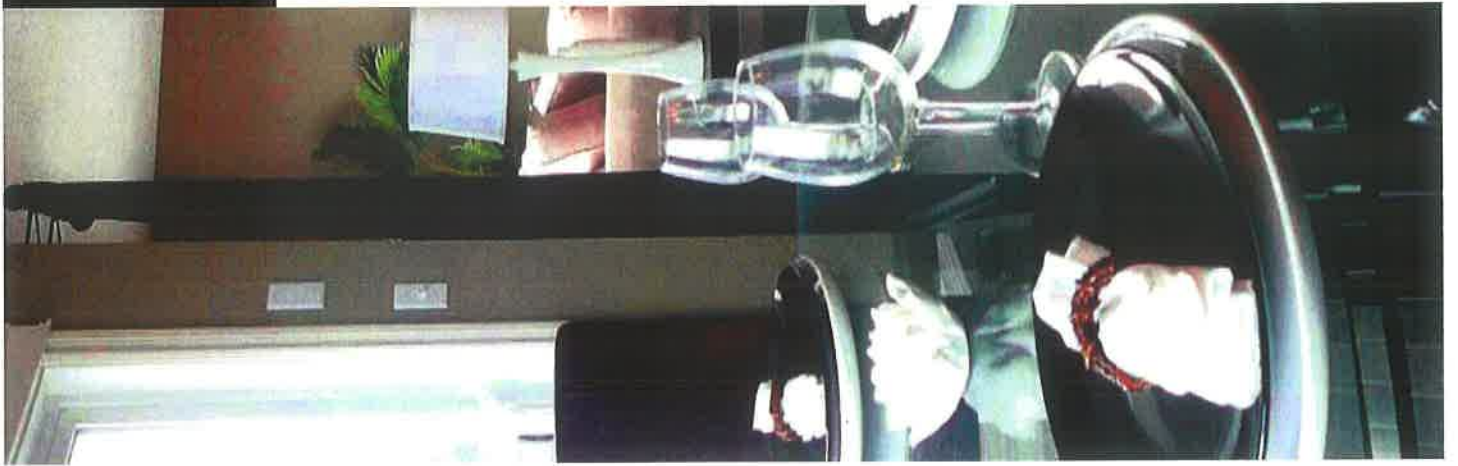


How to Participate

How to Get Started:

- + Speak to your representative for more information on this project. They'll review your portfolio and assess if a purchase makes more sense for you from registered or cash assets
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- + Fill in the Client Information Form and give it to us, we will prepare the complete investment documents for you





 *Future Projects*

Coming Soon!



HUSH

Luxury Communities



LAMB DEVELOPMENT CORP

Downtown Condominium
Developments



Quality Communities
for 30 Years





 *Contact*

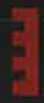
Thank You

Representative Contact Information

CENTRO
MORTGAGING

 FORTRESS
REAL ESTATE

 BRIGHTSTAR



Contact

Thank You

Thank you for reviewing this information. Please contact your representative for more information

Important Legal and disclaimer information is on the following slide



CENTRO
HOTELS & RESORTS

FORTRESS
HOTELS & RESORTS

BRIGHTSTAR
HOTELS & RESORTS

Fortress is a product, not a mortgage
brokerage. This product can only be offered
by a licensed mortgage agent/broker. All
mortgage business is conducted through
Centro Mortgage Inc., FSCO Licence
#10102

CENTRO MORTGAGE INC.

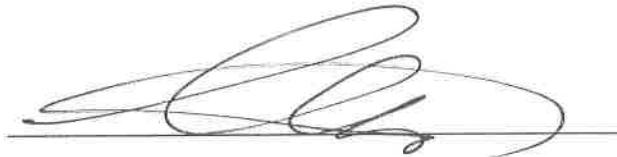


Exhibit "S"

to the Affidavit of

Jawad Rathore, sworn before me

this ^{27th} day of July, 2013.

A handwritten signature in black ink, appearing to be 'Catherine Wing-Yee Ma', written over a horizontal line.

A Commissioner, etc
Catherine Wing-Yee Ma, a Commissioner, etc.,
Province of Ontario, for Norton Rose Fulbright Canada LLP /
S.E.N.C.R.L., s.r.l., Barristers and Solicitors.
Expires June 1, 2016.



Capital Pointe

by Brightstar Corporation





Fortress Real Capital

Profile

- + Largest non-accredited syndicate mortgage back office in Canada
- + In operation since 2002
- + Provides the opportunity to invest in large scale development projects
- + Total financings in last 180 days catalyzed over \$600,000,000 of projects (projected completed value)
- + Available to retail consumers via referral from financial advisors
- + Lead mortgage brokerage in is Centro Mortgage Inc. (FSCO License #10102)



What is a Syndicate Mortgage?

Product Overview

- + A syndicate mortgage is when *several* investors collectively fund *one* mortgage instrument
- + There are no shares or units that *change or fluctuate* in value (e.g. mutual funds, segregated funds)
- + This allows the funding to move as one but still individually note and reflect each investor's position
- + Every investor has their *full* face amount registered in their favour at the Provincial Land Registry Office with a charge as their *collateral*
- + This is a feature that is *unique* to syndicate mortgages and is not available through *any* other product



RSP and Self Directed Mortgages

You can use your RSP and other registered funds (LIRA, LIF, RIF etc) to invest in 'self directed mortgages'

Subject properties located in Canada can be considered eligible investments as per the Income Tax Act

This allows you to take your current savings, transfer them to an account with an eligible institution (e.g. a Trust company) and then invest in a syndicate mortgage

Get real security and collateral the way institutions do; invest and lend against quality, appraised real estate!





How FORTRESS works with the Bank

What's the difference?

Banks provide *hard costs* (usually 60/65% LTV) , including

- + land loan to buy the parcel/building
- + project financing/build-out
- + monitored construction budget to completion

Fortress provides *soft costs* (approximately 75-80% LTV), including

- + project equity acquisition
- + marketing campaign
- + permits/applications/zoning
- + interest reserve



Investment Philosophy

Risk Management

- ✦ What if the development doesn't achieve necessary zoning or pre-sales?
- ✦ What if the project runs out of money before or during construction?
- ✦ What if the project doesn't meet its objectives... How do investors exit?



Investment Philosophy

Risk Management

What if the development doesn't achieve necessary zoning or pre-sales?

FRC doesn't land bank or try to alter zoning/development plans; we work with what is in place.



FORBESS
REAL ESTATE



BRIGHTSTAR
COLLECTIVE



Investment Philosophy

Risk Management

What if the project runs out of money before or during construction?

All projects carry an interest reserve and all high rise projects are fully insured and bonded



FORTRESS
REAL ESTATE



BRIGHTSTAR
REAL ESTATE



Investment Philosophy

Risk Management

What if the project doesn't meet its objectives... How do investors exit?

Every project carries an approximate LTV of 75% or less to provide a buffer to investors if the property has to be sold to recover monies



Investment Philosophy

Strategy

- ✦ Fortress has a *unique focus* on only bank-quality deals and not speculative projects or aggressive lending thresholds.
- ✦ Fortress investments are large scale residential construction/development projects with defined exit strategies, certified proformas and bonded/insured builders
- ✦ Fortress provides transparency to the investor for all costs, expenses and revenues
- ✦ Fortress offers the ability to invest in large scale projects without exposure to cash calls, shareholder dilution or limited partnership risk



Why Saskatchewan?

“The Boom is ON!”

- + Growth is underpinned by:
 - + Resource sector expansion (potash/oil & gas/coal/uranium)
 - + Infrastructure replacement/expansion
 - + Construction (industrial/commercial/residential/retail)
- + Growth is constrained by shortage of labor - Immigration/migration are addressing this high demand, limited supply
- + Citizen attitudes are strongly positive and welcome growth



Saskatchewan

Saskatchewan – Leading Growth

- + Population
 - + Provincial population 1,049,701
 - + 46.5% of total population in South Saskatchewan
 - + Fastest growing province in Canada with population increases of 1.53% per year
- + Key Industries
 - + Natural Resources
 - + Agriculture
 - + Manufacturing
 - + Finance & Insurance
 - + Steel
 - + Tourism



In Regina

Business is Booming

- + Regina's GDP is slated to rise by 3.1% this year
- + 4.0% unemployment rate; lowest among major Canadian cities in 2011
- + Regina Region expects to add 10,000 jobs by 2015
- + Average gross household income \$41,934 and growing by 7% per year





New Projects in the Regina Region

- + Consumer's Co-Op Refinery/Upgrader Expansion (\$1.9B)
- + Harbour Landing & Grasslands (\$1B)
- + Suburban Office Park near airport
- + Three proposed potash mines
- + Canadian Logistic Services Facility recently opened at GTH
- + CP Rail Yard Relocation to GTH
- + Regina Revitalization Inc. (53 Acres)
- + McCallum Hill Tower III – Home to Mosaic Potash Headquarters)
- + Capital Pointe Plaza & Hilton Garden Hotel
- + Gardens on Rose condo development
- + Centre Point condo development on 15th and Broad
- + 4 Story Office building 11th and Albert
- + City Square Plaza (\$12M)
- + Multiple Highway Infrastructure Projects (interchanges)



Current Offering

Capital Pointe
by Brightstar Corporation



BRIGHTSTAR
A COMMERCIAL REAL ESTATE COMPANY



Current Offering

Capital Pointe, a landmark development complex

- + Multi-tiered building will be made up of a 10-storey hotel on the western portion of the site connected to a 26-storey tower on the eastern portion with street front retail on both portions
- + The private condominium residence occupies the lobby and floors 6 through 26 entirely on the eastern portion totaling 145 private residences





Brightstar Corporation

Incentives & Location

- + Unit purchasers pay *no property taxes* for five years
- + The subject property is located at the north east corner of Albert Street and Victoria Avenue at the entrance to the Western Gate of the downtown core.
- + The site is located one block west of City hall and a few blocks from the main financial district in downtown Regina.



BRIGHTSTAR
CORPORATION



Investment Overview

Capital Pointe presents a unique investment opportunity for investors

- +36 month term
- +RSP eligible
- +Investment will accrue interest at a rate of 8% per year
- +Interest is paid quarterly and is non-compounding
- + Additional potential performance fee boosts blended return to 12% annualized



POSTRESS
REAL ESTATE



BRIGHTSTAR
FINANCIAL



Investment Overview

Investment Summary





Investment Overview

Investment Summary

Investment Example on \$100,000

	Year 1	Year 2	Year 3	Totals
Principal: \$100,000				
Interest Paid Quarterly	\$8000	\$8000	\$8000	\$24,000
Principal Repayment				\$100,000
Profit Sharing			12%	\$12,000
Total Inflow				\$136,000
Net Return	8%	8%	20%	36%

Minimum Investment Amount: \$25,000



How to Participate

How to invest

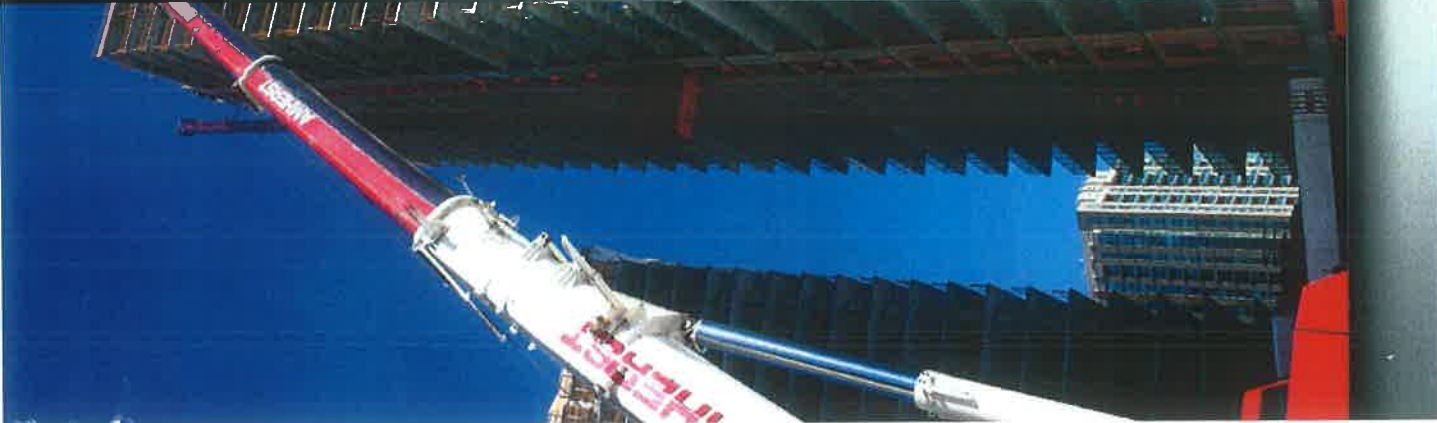
- + Cash (Certified cheque or Bank Draft in CDN currency)
- + New Contribution to RRSP or TFSA
- + Transfer of existing RRSP, LIRA, RIF, LIF, RESP and TFSA account
- + Minimum investment: \$25,000 (RESP AND TFSA \$15,000)



How to Participate

How to get stated

- + Speak to your representative for more information on this project. They'll review your portfolio and assess if a purchase makes more sense for you from registered or cash assets
- + Cash purchases close quickly and give you the fastest access to a purchase; the whole process is sold, closed and administered by a licensed mortgage professional and a lawyer
- + Registered assets require the opening of a self-directed account with a trustee. Fortress staff will assist in this process as well as the processing of the transfer forms to move funds from your current RSP to the new self-directed account
- + Fill in the Client Information Form and give it to us, we will prepare the complete investment documents for you



Future Projects

Coming Soon



LAMB DEVELOPMENT CORP

Luxury Urban Condominiums

dominus
CONSTRUCTION PARTNERS

Building premium condominiums
For Canada's Largest Developers

RHED

A Multi-Disciplinary Design Firm



POSTERS
INTERNATIONAL



BRIGHTSTAR
CONSTRUCTION



Contact

Thank you

Thank you for reviewing this information. Please contact your representative for more information

Important Legal and disclaimer information is on the following slide



FORTRESS
REAL CAPITAL



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This is not an offer to sell securities. Any investment must be made pursuant to an offering memorandum for the relevant province. Interested persons are invited to obtain a copy of the offering memorandum. Fortress is available non-accredited and eligible investors.

Fortress is a product, not a mortgage brokerage. Licensed mortgage agents/brokers close all transactions. Approved persons and organizations may enter into referral arrangements with Fortress Real Capital and/or Centro Mortgage and will be compensated for having referred, directed or introduced prospective investors/lenders to Fortress Real Capital/Centro Mortgage.

All mortgage transactions are performed by Centro Mortgage, FSCO license 10102 unless specifically noted otherwise.