

WELCOME

to CANADAICI



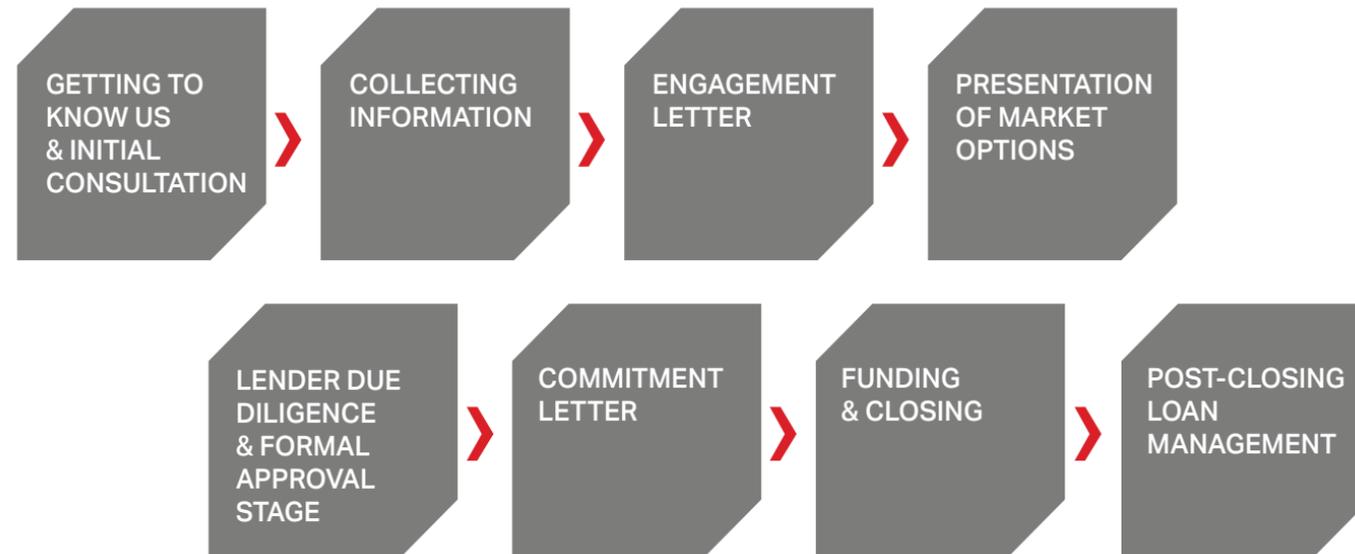
Canada ICI

Leaders in Capital

Welcome to Canada ICI.

We know that communication is key, and we've created a comprehensive process map to guide you through your work with us. Throughout every phase of your project, we are dedicated to providing clear communication and access to the expertise you need, when you need it.

Our Process



WE KNOW WHAT IT TAKES TO CLOSE A DEAL.

Getting to Know Us & Initial Consultation

We clearly outline our services and establish timelines for deliverables at the outset of a project.

This is our opportunity to work closely with you to ensure we structure a market-leading financing solution that's just right. Every transaction is different, so it is vital that we identify the pressure

points at the beginning of this process and establish the financing objectives. Expect to gain a clear understanding of the value we bring to the transaction and develop a strong level of comfort based on our past experience.

Initial Consultation

Value means different things to different clients.
It can mean:

PRICING: Using a sound process to obtain the best pricing in the market

TURNAROUND TIMES: Delivering the fastest turnaround in the market for certainty of execution in time-sensitive transactions

LEVERAGE: Enhancing return on equity and real returns through structured debt and strategic leverage

EXECUTION: Drawing on market-leading experience to ensure your project funds smoothly

CAPITAL MATCHING: Finding the most appropriate capital for a project

FLEXIBILITY: Delivering creative ways to solve complex problems

LOAN MANAGEMENT: Taking a hands-on approach from procurement to closing

TEAM: Leveraging the experience and bench strength of our entire team and not just an individual

CONSULTATION: Providing market intel and guidance beyond mortgage financing

During this initial consultation, we provide you with a general overview of what the financing structure and terms will look like based on recent transactions we have completed in the marketplace. You will be presented with a financial strategy that provides an understanding of the general terms and a clear breakdown of timelines and deliverables.

Collecting Information

At this point, we will gather the necessary data required to bring a market-leading loan presentation to the lending community.

Our team will require assistance from you in obtaining the necessary information to fully assess the loan opportunity. This stage of the process is intensive, as Canada ICI requires various pieces of information in order for our Lenders to make quick and concise credit decisions. We will generally break down our information request into property-specific information and borrower-specific information. You can expect our team to fully understand the details required by our target audience before we make a loan request.

Information requested may include:

Borrower-specific Information

- 3 years of financial statements for any corporate Borrowers and guarantors
- Personal Net Worth statement for any principals involved (if applicable)
- Organizational chart detailing ownership structure
- Details of past projects and a personal or corporate profile
- Credit Report Authorization (if applicable)

Collecting Information

Property-specific – Term Loans:

- Basic information such as address, age, and recent improvements
- Property rent roll, unit breakdown, and square footage
- Property-specific operating statements
- Purchase and sale agreement (if applicable)
- Copies of leases
- Copies of any current or prior third-party reports:
 - Environmental
 - Building condition assessments
 - Appraisals
- Transaction timelines

Property-specific – Construction Loans:

- Detailed project budget itemizing hard, soft, and land costs
- Elevations and/or renderings
- Site plan
- Copies of leases and/or offers to lease (if applicable)
- Copies of pre-sale agreements (if applicable)
- Sales list (if applicable)
- Specification list outlining unit descriptions and building amenities (if applicable)
- Project team profile (architect, general contractor, engineer, etc.)
- Copies of the construction contracts
- Copies of any current or prior third-party reports including environmental, geotechnical, and appraisals

Engagement Letter

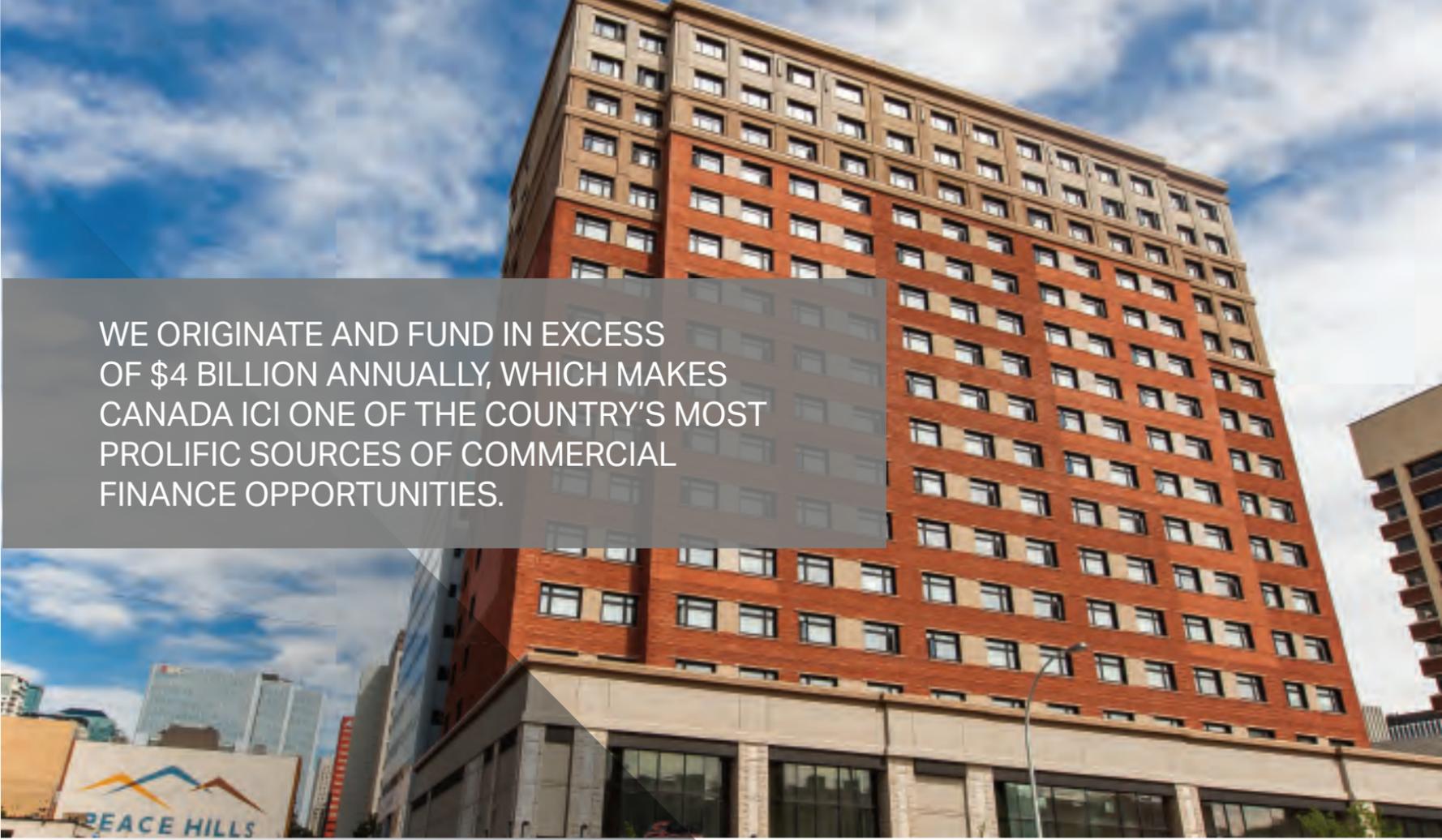
Upon receiving all of the requested information, it will take 1–2 business days for Canada ICI to provide you with a detailed engagement letter outlining the anticipated terms and conditions of the financing that Canada ICI will seek to secure on your behalf.

The purpose of the Engagement Letter is to establish the expectation of deliverables that Canada ICI will seek to provide. The terms presented will be based on Canada ICI's recent market experience in financing similar transactions; however, once engaged, Canada ICI will ensure that you receive the most competitive financing available to your specific project.

We strive to ensure that we consistently deliver on what we say in a timely manner. Canada ICI seeks an exclusive mandate to ensure that our clients benefit from the process that we run.

We understand that a Borrower may have a pre-existing relationship with a financing provider, and Canada ICI will be sure to include the past financing provider in our financing process to drive the best terms in the marketplace.

Engagement Letter



WE ORIGINATE AND FUND IN EXCESS OF \$4 BILLION ANNUALLY, WHICH MAKES CANADA ICI ONE OF THE COUNTRY'S MOST PROLIFIC SOURCES OF COMMERCIAL FINANCE OPPORTUNITIES.

PEACE HILLS

Presentation of Market Options

We have strong relationships with the most active funds in the market. These relationships have been developed for more than 25 years, with annual volumes now in excess of \$4 billion.

Canada ICI takes a targeted approach to marketing our loan opportunities to ensure they are directed only to appropriate funds that are active in the relevant loan segment. From the time Canada ICI receives the prerequisite information outlined in Collecting Information,

it will take 5–15 business days to obtain market-leading options. Once we have carefully reviewed the market options, we offer counsel on which option to proceed with based on the merits of the terms and level of comfort with the fund in question. Here you will recognize our ability to deliver terms in accordance with the expectations set from at the outset of the process.

Market Options

DISCLAIMER: Financing is subject to a Borrower meeting a Lender's specific credit requirements. Canada ICI does not make any representation or warranty with respect to a Borrower's ability to secure financing from any Lender whatsoever. Upon a Brokerage Agreement being executed between a Borrower and Canada ICI, Canada ICI will undertake commercially reasonable efforts to secure financing on the Borrower's behalf.



WE HAVE REPRESENTED OVER 3,000
FINANCING TRANSACTIONS IN CANADA
IN THE PAST 10 YEARS.

Lender Due Diligence & Formal Approval Stage

By this stage, you will have selected a Lender and loan option to move forward with, and we will have formalized initial loan terms with the Lender in the form of a fully executed letter of interest, term sheet, or discussion paper.

At this stage our Lenders will typically require additional information to seek a formal approval from their respective credit or investment committees. Our team will coordinate all necessary documentation inclusive of third-party reporting and loan monitoring.

Information requested may include:

- Supporting documentation to validate Borrower and guarantor financials
- Third-party reports including appraisals, building condition assessment, environmental, and geotechnical (if applicable)
- Copies of construction and management contracts
- Receipt and approval of leases

From the time that a letter of interest/ term sheet/ discussion paper is executed, it will typically take 15–20 business days for Lenders to issue a formal approval in the form of a commitment letter.

Formal Approval

WE ARE TRUSTED BY THE MOST SOPHISTICATED CLIENTS IN THE MARKETPLACE.



Commitment Letter

Once a formal approval and commitment have been issued, Canada ICI will thoroughly review all the terms and conditions of the commitment letter and provide you with our recommendations as they relate to the loan.

We are equipped to answer any questions regarding the commitment and can draw from our past experiences to ensure that we identify any potential pitfalls and negotiate

the best possible terms. Once the terms of the commitment have been negotiated and finalized between you and the Lender, Canada ICI's loan funding team will begin to coordinate the funding and closing of the loan.

A photograph of a modern building's exterior. The building has a light-colored, possibly white or light grey, facade with large glass windows. In the foreground, there is a wooden pergola structure with a black metal railing. Purple flowers are hanging from the pergola. The sky is blue with some white clouds. A semi-transparent grey box is overlaid on the right side of the image, containing white text.

CANADA ICI HAS TRUSTED AND EXPERIENCED PARTNERS WHO ARE INVESTED IN ADVANCING THE COMPANY AND STRENGTHENING ITS ALREADY SOLID REPUTATION.

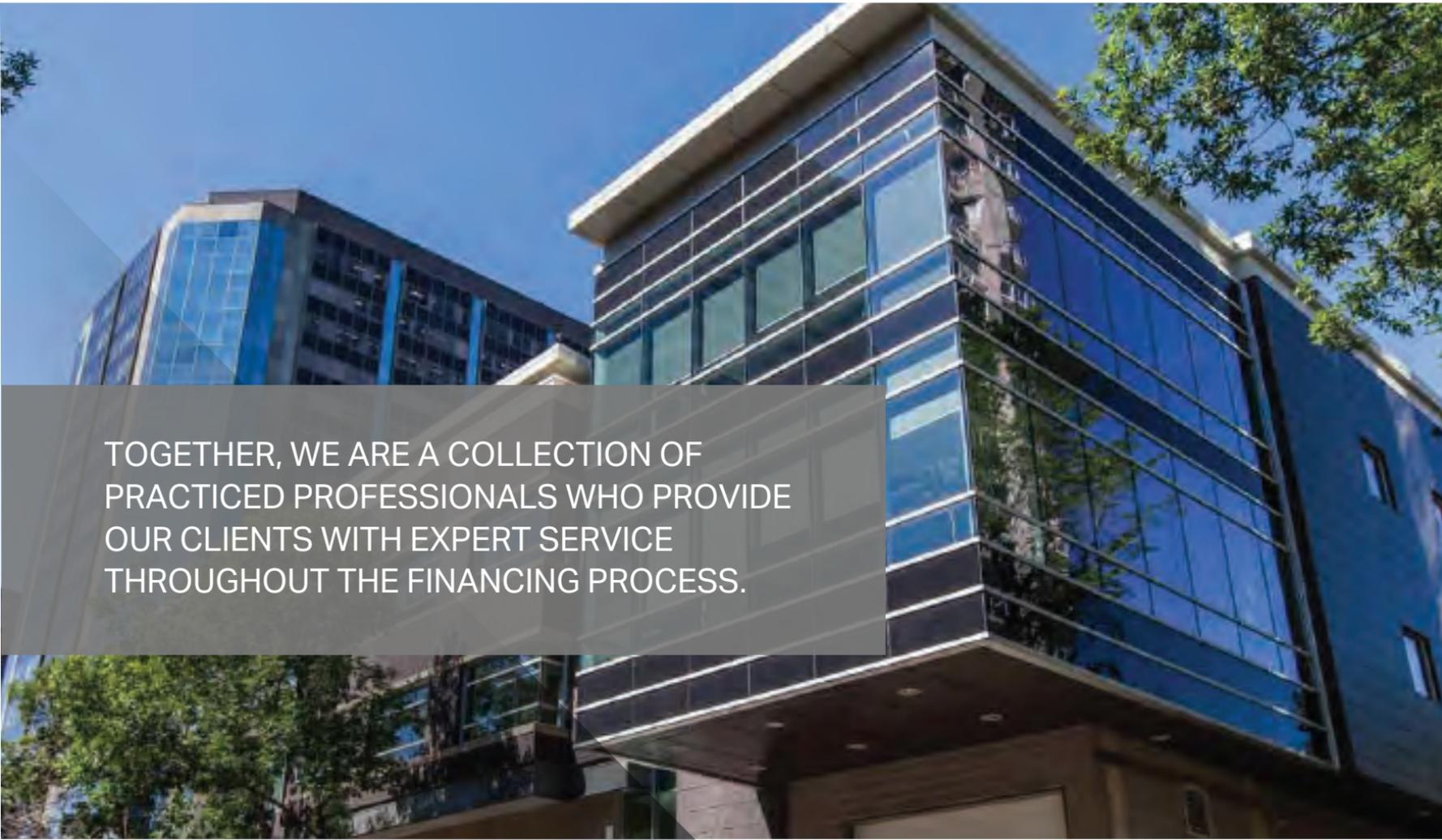
Funding & Closing

We work closely with all the external stakeholders (lawyers, insurers, and third-party consultants) to ensure the process concludes in a timely fashion.

At the time of issuance of the commitment letter, Canada ICI will issue a funding condition checklist that outlines all the necessary deliverables and identifies the respective role of each external stakeholder. From the coordination of legal documentation to property, Canada ICI will play a hands-on role to ensure that funding is expedited as

smoothly as possible. Although the funding and closing process may vary depending on the type and complexity of the project, Canada ICI will anticipate the potential bottlenecks and ensure that they are addressed well in advance. Once the timeline expectations have been set for each deliverable, Canada ICI will be able to set a targeted funding date.

Funding



TOGETHER, WE ARE A COLLECTION OF PRACTICED PROFESSIONALS WHO PROVIDE OUR CLIENTS WITH EXPERT SERVICE THROUGHOUT THE FINANCING PROCESS.

Loan Management

Post-Closing Loan Management

The loan has been funded... but our work is not done. Canada ICI will play an active role throughout the term of the construction or term loan to deal with any ongoing reporting requirements that the Lender may have. Canada ICI values our client relationships, and we see our loan transactions as the gateway to a long-term partnership with you. Our relationship does not end once

the loan has been funded. Since each transaction is unique, Canada ICI has become well equipped to handle every detail along the way so you can expect the highest quality of service in the marketplace from our loan management.

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