



CONCRETE
MORTGAGE
CAPITAL INC.



WHO WE ARE

Who We Are

Concrete Mortgage Capital Inc. is a Toronto-based mortgage brokerage. We specialize in infill- construction, 1st and 2nd residential, land assemblies, rental properties, commercial, and industrial properties. Concrete Mortgage Capital Inc. arranges funds for qualified borrowers through syndicated mortgage investments and or institutional partners. Our mission is to match borrowers with the right mortgage investor. This is done through a personalized approach to each client both borrower and investor in order to truly understand and meet their individual requirements.

WHAT WE DO

What We Do

Based on the diversified requirements of our clients, it is vital that we support each individual uniquely in order to deliver the ultimate funding structure available within the market. Unlike other mortgage brokerages, Concrete Mortgage Capital Inc. takes you from A-Z for all your needs. By having access to both private and institutional mortgages Concrete Mortgage Capital Inc is able to provide its borrowers and brokers personalized financing solutions. Customization is key to meet borrower's unique needs.

DEALS WE FINANCE

Types of Deals We Finance

Concrete Mortgage Capital Inc. is a direct source of mortgage financing for the following areas:

- 1st ,2nd Construction Mortgage Financing: Infill, townhomes, custom homes , renovation, retrofits and conversions
- 1st ,2nd Residential Mortgage Financing: Purchase, refinancing, debt consolidation and short-term bridge loans
- 1st, 2nd Income Producing Properties Mortgage Financing: Residential, multi-unit residential apartment buildings, mixed use building, plazas, strip malls.

1st Mortgages starts at 7%

2nd Mortgages starts at 9.5%

Our loan size ranges from \$50,000.00 - \$5,000,000.00

Loans do not exceed 75% LTV

An appraisal is required on all transactions



BANKS/INSTITUTIONS

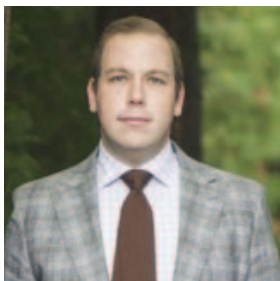
Banks/Institutional Financing

Concrete Mortgage Capital Inc. can arrange funds for institutionally qualified borrowers with access to 50 Banks, Credit Unions, MICs and Trust Companies. Concrete Mortgage Capital Inc, has the experience, knowledge and connections to place your mortgage with the right lender. We arrange institutional financing in the following areas:

- Construction Loans for Multi-Family and Condominium
- 1st, 2nd residential mortgage financing
- 1st, 2nd mortgages for acquisitions and refinancing
- CMHC Residential and Multi-Family Financing
- BDC Financing
- Income producing properties-1st and 2nd mortgages on multi-unit residential apartment buildings, mixed use building, plazas, strip malls.
- Land loans for residential and commercial sites including parking lots, high-rise sites, plazas, shopping centres, mixed-use properties, retirement and nursing home facilities as well as flagship hotels and motels
- Industrial properties including factories and warehouses

OUR TEAM

DANIEL MANDEL



Daniel specializes in commercial, construction and residential mortgage origination and placement. After graduating from Trent

University with a Bachelor of Business Administration with an emphasis in sustainability, Daniel has obtained licenses as a mortgage broker, and as real estate agent. Daniel has further expanded his commercial knowledge by completing two Centennial College accounting certificates and continues to upgrade his skill by completing new courses and programs offered by the George Brown construction program. Daniel also has a growing student rental portfolio. With his practical experience and educational knowledge Daniel Mandel can provide his investors and borrowers with an expanded base of understanding necessary to negotiate the sophisticated transactions of today's financial world.

ALLEN AZOULAY



Allen's breadth of experience in financial advising originated from customer service relationships with clients of the

Bank of Nova Scotia (Scotiabank) to becoming account executive at Print Three Corporation's leading retail branches before qualifying as an independent financial advising broker of which he continues to excel. He is also young and passionate noted scholar, educator, author, political activist, and entrepreneur. He holds a Bachelors Degree in Liberal Arts Major in Marketing from Excelsior College, a Masters degree from Yeshiva University in Education and Administration. Allen Azoulay is a Mortgage Agent and head of Investment Relations for Concrete Mortgage Capital Inc.

Invest in Concrete Mortgage Capital Inc.

“Brining more jobs to Toronto and encouraging economic growth is the key to the future of our City. We are serious about selling Toronto to the World. Toronto’s creative sector, in particular the music, film and technology industries, employ hundreds of thousands of generate billions for our economy.”

— John Tory, Mayor City of Toronto

ONTARIO #1 IN NORTH AMERICA FOR FOREIGN CAPITAL INVESTMENT

For the second year in a row, Ontario ranked 1st in North America for foreign capital investment, attracting over USD \$7.1 billion in foreign capital and creating an estimated 13,055 new jobs.

CANADA: IDEAL DESTINATION FOR FOREIGN DIRECT INVESTMENT

Canada ranks in the Top 5 in the 2015 A.T. Kearney Foreign Direct Investment Confidence Index along with the U.S., China, and the U.K. with low taxes and significant new trade agreements, Canada remains a popular destination for international investors, and was second to the United States in terms of investors’ positive outlook for the country’s economy.

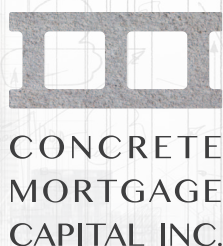
TORONTO: BEST PLACE TO LIVE

The Economist Intelligence Unit (EIU) has ranked Toronto the best place in the world to live and the safest city in North America, according to its Safe Cities Index, 2015. This ranking is based on a variety of factors, including safety, livability, cost of living, environment, democracy, and food security

SEPTEMBER 2015 TORONTO ECONOMIC OVERVIEW

Toronto’s economy grew at its fastest pace in four years in 2014, advancing by 2.9%. Growth was boosted by strong gains in several sectors, including manufacturing, transportation and warehousing, wholesale and retail trade, and business services. These sectors, are expected to post healthy increases again in 2015. Both the manufacturing sector and the transportation and warehousing sector will continue to benefit from a growing U.S. economy this year and a weaker Canadian dollar. At the same time, consumer spending is expected to rise in line with a return to positive employment growth and also with increased tourism due to the Pan Am Games in July.

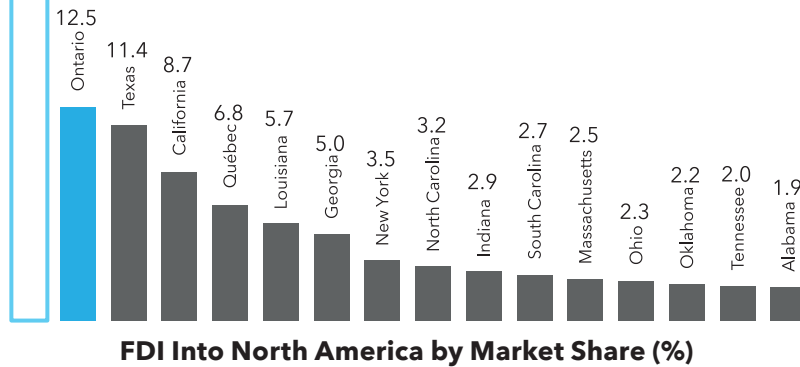
The contribution to growth from the public sector will be modest, as the provincial government remains focused on balancing its budget. In total, Toronto’s read gross domestic is expected to rise 3.1% in 2015. The two first quarters of 2015 were positive for the City of Toronto



For further information visit: www.concretemortgage.ca

26.7
Other

Ontario ranks 1st in North America for attracting inward foreign direct investment



The
Economist

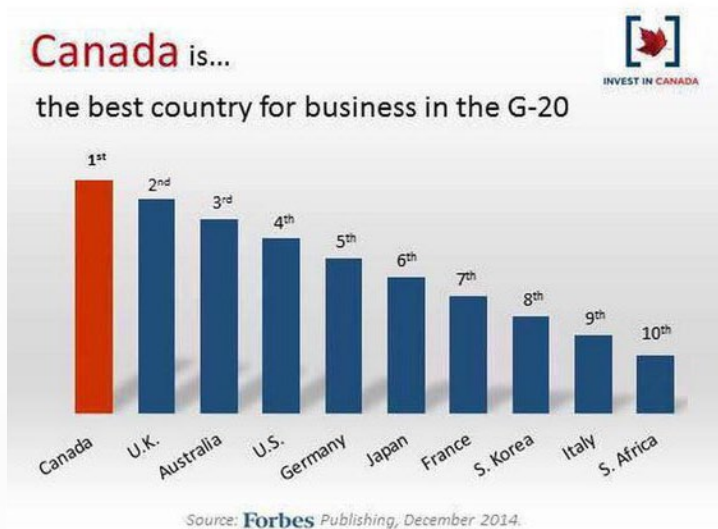
Intelligence
Unit

Source: fDi Intelligence Report, 2014

REAL GROSS DOMESTIC PRODUCT (GDP)

Toronto is forecasted to post the strongest GDP growth of 13 major Canadian metropolitan economies this year. As a result of healthy outlooks within the manufacturing, wholesale & retail trade as well as business services sectors, the city's economy is expected to expand by 3.1% this year. The city's GDP growth will continue to expand in the midterm averaging 2.8% outpacing both the national rate projected at 2.1% and provincial rate projected at 2.3%.

CANADA IS THE BEST MAJOR COUNTRY IN WHICH TO DO BUSINESS. (FORBES MAGAZINE, 2014)



“Toronto is Canada’s economic and cultural capital as well as one of the strongest real estate markets in North America. We believe this city will continue to grow and thrive, creating other investment opportunities for Greenland Group (Canada) in the Greater Toronto Area and beyond. We truly appreciate the assistance provided by the team at Invest Toronto as we explored opportunities in the Toronto market. Their dedication to client servicing was exemplary as they toured us around the city to showcase available development opportunities.”

— Henry Cao | President & General Manager
| Greenland Group (Canada)

For further information visit: www.concretemortgage.ca

1

Borrower approaches Concrete Mortgage Capital Inc. for a mortgage. CMC verifies if the deal fits lending parameters for approval.

2

Concrete Mortgage Capital Inc. receives all documentation required from borrower to review and approve the mortgage transaction.

3

The Documents: application, net worth property, appraisal and all other documents pertaining to the specifics of the deal Once received in full the documents, are underwritten by CMC.

4

Review and collection of any additional documentation or information to satisfy underwriting

10

Funded



BORROWER

9

Deal sent to Lawyers

5

Once the deal is approved a commitment is issued by CMC.

8

Deal signed

7

Client reviews commitment for approval

6

Client receives commitment



CONCRETE
MORTGAGE
CAPITAL INC.

For further information visit: www.concretemortgage.ca

1

Introductory meeting for Investor with CMC Broker.

2

KYC (Know Your Client) form to be completed by Investor.

3

Concrete Mortgage Capital Inc. receives a deal. The process: underwriting, reviewing what fits the risk criteria for borrower and investor, packages deal summary, conditions, appraisal, signed etc...

4

A fully underwritten and complete mortgage investment package is forwarded for the Investors review.

5

Investor reviews deal for mortgage investment fit. Concrete Mortgage Capital Inc. is available to answer any and all necessary questions.

6

Investor approves mortgage investment and contacts CMC to participate in the mortgage investment.

7

CMC prepares and forwards to the investor all required FSCO (Financial Services Commissions of Ontario) disclosure documents for the mortgage investment. Investor signs off on all disclosure documents,

8

On day of funding the Investor or a representative deposits certified cheque into CMC lawyers trust account to fund the mortgage investment.

9

Lawyer registers clients name on title and completes and forwards all required documents pertaining to their mortgage investment. This includes 12 post-dated cheques attached to the package for the investor to cash there monthly interest payment.

10

Investor cashes monthly cheques.



For further information visit: www.concretemortgage.ca



CONCRETE
MORTGAGE
CAPITAL INC.

Concrete Mortgage Capital Inc.

1880 O'Connor Dr, 5th Floor
Toronto, Ontario M4A 1W9

Daniel Mandel

Principal Broker

Daniel@concretemortgage.ca
647.449.4266

Allen Azoulay

Investment Relations / Mortgage Agent

Allen@concretemortgage.ca
416.669.9679

FSCO Lic #12610 • Broker Lic# M09001127

info@concretemortgage.ca
www.concretemortgage.ca



The information in this investor marketing is confidential and may be legally privileged. It is intended solely for the addressee. Access to this investor marketing by anyone else is unauthorized. If you are not the intended recipient, any dis apital Inc. Customer Privacy Policy and Legal Disclaimer.