

Lend Link Incorporated

FSRA Lic. 13433

Turn-Key
Private Lending



Table of Contents

Section	Page
Company Description	3
Breadth of Our Platform	5
Mortgage Lending Ecosystem	7
Risk/Return Proposition	9
Value Proposition	11
Our Lenders at Work Campaign	13
Advisory Board	15

Company Description

Mission:

Offer Professional and Trusted Loan Origination, End-to-End Loan Administration and Client Care Services to Small and Medium Sized Private Lenders



Company Description

Lend Link is a mortgage ecosystem offering lenders a Turn-Key Private Lending Solution

Our Companies



Home Ownership Solutions Inc.

- Dedicated to Private Mortgage Marketing, Origination Underwriting and Portfolio Management.
- Maintains over 5,000 Broker relationships
- Originated over 2,000 mortgages in the last 5 years
- The company is vetted and approved by Equifax and Filogix



Meta Mortgage Group

- Reputable, independently owned and operated by Dominion Lending Centre Brokerage servicing a growing portfolio of over 3,000 clients
- Full service in-house underwriting and fulfillment team
- Originated over 1,500 mortgages in the last 5 years.



Custom Code Solutions

- A web-based platform developer, with expertise in the Private Mortgage Industry
- Underwriting, CRM, Portfolio Management and Loan Distribution Platforms have been used by related companies for over 10 years



Fourth Street Financial Corporation

- A Private Mortgage Lender which has utilized Lend Link's corporate ecosystem for over a decade to great success, with no losses or collateral enforcement in its entire history
- Often co-lends with less experienced lenders to maximize risk mitigation



Lend Link Incorporated

- Ontario Licensed Loan Administrator
- Provide full front and back-office support, portfolio management tools and professional, compliant client care to elevate and de-risk lending businesses, while freeing up the client's time to focus on revenue generation









LENDXLINK

Breadth of Our Platform



Breadth of Our Platform

Lend Link is comprised of a related group of Private Mortgage companies that together form a fulsome Mortgage Ecosystem

	Product Development	Marketing	Origination	Underwriting	Fulfilment	Administration	Portfolio Management	Technology
	✓	✓	✓	✓	✓			
	✓	✓	✓	✓			✓	
	✓							✓
Chatter∞Loop		✓						
			✓					✓
			✓					✓
JUST ⚡ DROP				✓				✓
LENDXLINK					✓	✓		
					✓			
value connect 					✓			
						✓	✓	✓

LENDXLINK

Mortgage Lending Ecosystem

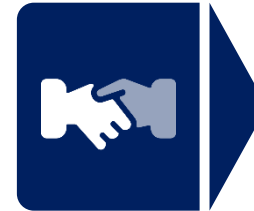
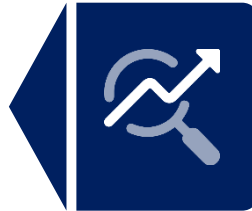


Our Mortgage Lending Ecosystem

Make fitting decisions on your capital, leave the rest to us

Marketing

We couple art and science with old school market access and leading marketing technology, utilizing our in-house relationship marketing tool **Chatter∞Loop** to gain broad market access



B2B and B2C Origination

Broad access to transactions with over 5,000 Broker/Agent relationships and over 3,000 Consumer relationships; originating nearly 4,000 mortgages in the last 5 years

Underwriting and Fulfilment

We underwrite to conservative or customized specifications, utilizing experienced staff and market leading algorithms with our trademarked **JUST⚡DROP** underwriting technology



Lending and Co-Lending

Lend on your own as an experienced lender, or join our lead lender in co-lending opportunities

Technology and Partnerships

Our partnerships are built on trust and technology integration, adding efficiency and reducing costs on to our partners



Licensed, Regulated Administration

Our end-to-end relationship based mortgage administration will professionally manage your lending business or portfolio in a worry-free fashion, allowing you to do whatever it is you do best

Risk/Return Proposition



Market Leading Risk/Return Proposition

Long History of Disciplined Direct Lending, mitigating risk with superior returns



* Historical performance is not a predictor of future performance

LENDXLINK

Our Value Proposition



Our Value Proposition

Build a business with our Turn-Key Private Lending

LENDLINK



LENDXLINK

Our Lenders At Work Campaign



Our Lenders At Work Campaign

Worry-Free, Turn-Key

LENDLINK



Our Lenders
At Work

LENDLINK

Turn-Key
Private Lending



LENDLINK



Our Lenders
at Work

You do
You
We Do
The Rest

LENDLINK



Our Lenders
at Work

LENDLINK

We'll Manage
the Other Risks



LENDLINK



Our Lenders
at Work

We'll Keep An
Eye On It

LENDLINK

LENDXLINK

Our Advisory Board



Our Advisory Board

Lend Link surrounds itself with trusted market leaders

Paul DeMelo, Chairman and Director Lend Link

A CEO Home Ownership Solutions, CEO Custom Code Solutions and CEO Fourth Street Financial, and 35-year Financial Services Executive including, CEO Bank One Canada, COO JPMorgan Canada, Head Corporate Banking, Bank of America Canada, Head Corporate Banking, Corporate Banking Cash Management, Corporate Banking Operations and Energy Banking at National Bank Financial

Vince Scarselli, CEO and Director Lend Link

A CEO and Principal Officer Meta Mortgage Group, and near 20-year financial services professional, including a 10-year career at Scotia Bank and National Bank of Canada.

Joseph Groia, Principal of law firm, Groia & Company

A member of the Ontario Bar since 1981. Formerly Associate General Counsel of the Ontario Securities Commission, and subsequently Director of Enforcement at OSC, Joseph currently practices securities litigation, acting as counsel in a wide range of civil, quasi-criminal, criminal, and administrative cases. During his career as a securities litigator Joseph has acted as counsel in Canada's most important securities cases including Asbestos, Bre-X, Canadian Tire, Cinar, Hollinger, Torstar/Southam, Phillip Services, and YBM. Mr. Groia has been ranked as one of Canada's 500 Leading Lawyers (Lexpert) since 2000 and is consistently rated as one of Canada's top securities litigators by the same publication.

Mike Beg, Senior Vice President & Head, Real Estate Finance of BMO's Real Estate Finance group

He brings 35 years of banking, risk management and strategic investment leadership in BMO's Canadian and U.S. businesses. In addition to founding BMO's industry leading and global award-winning commercial construction and income property securitization programs, Mike is an advocate for housing policies that support sustainable supply and affordability of residential housing and is a board member of Toronto's BILD homebuilders association.

Joseph Giampetroni, Career USA Corporate and Investment Banker

Long-time friend and advisor to Paul DeMelo. Joseph began his banking career in Toronto, Ontario as an expat banker for NBD Bank out of Detroit, MI. He currently leads the Midwest region of the US for Royal Bank of Canada's subsidiary, City National Bank. Previously he held client-facing leadership roles for major US Consumer and Corporate banks including, Citizens Financial Group, US Bank, Wells Fargo and JP Morgan Chase.

Ben Ciallella, Financial Consultant and Real Estate Expert

Over 30 years of experience in public and private debt portfolios; formerly Managing Director at National Bank of Canada responsible for and specializing in real estate markets among other sectors. Ben's career-long commitment to real estate markets, both corporate and private makes him a vital partner to Lend Link.

Thank you for the opportunity to
Present LENDXLINK

To determine if you qualify as a
lender, please take a 30 second
survey: [click here](#) 