

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

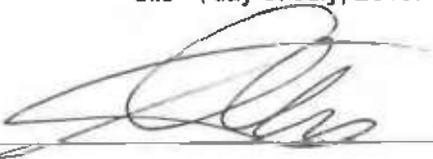
Volume 1 of 4
Exhibits "A" to "K"

Exhibit "A"

to the Affidavit of

Jawad Rathore, sworn before me

this 7 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.

CENTRO
MORTGAGE INC.

Real Security | Real Returns

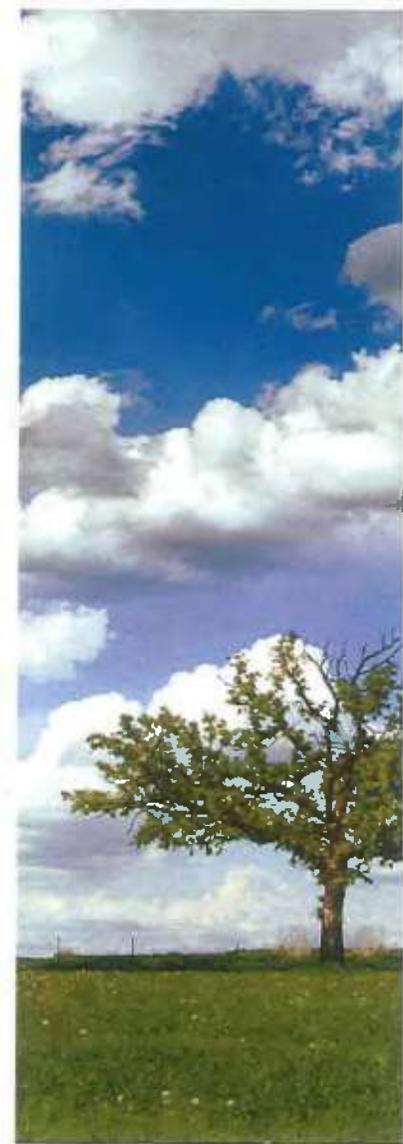


FORTRESS
REAL CAPITAL

ALL PRODUCTS OFFERED BY CENTRO MORTGAGE INC. LICENSE #10110

www.fortressrealcapital.com

25 BRODIE DRIVE, UNIT 1 | RICHMOND HILL, ON | L4B 3K7 CANADA | (877) 299 3578



Centro Mortgage Inc. is proud to offer the Fortress Real Capital (FRO) product.

The face amount of your investment is fully registered at funding; you are not receiving shares or units that can change in value.

Your investment is fully collateralized against real estate with a set term and fixed interest.



■

Syndicate Mortgage Offering

- RSP, LIRA, LIF, RIF, RESP eligible
- 8% annual return (non-compounded)
- \$10,000 minimum
- Standard term is 5 years (shorter terms available upon request)
- Loan to Value Ratios of typically 50% to 75%
- Investment is secured by a lien on real estate (registered in favour of you)
- Certified appraisals and/or valuation opinions

Getting Started...

Contact your financial advisor OR Centro Mortgage Inc. today to learn more about the Fortress Real Capital product.

Visit us at www.fortressrealcapital.com
or call 1-877-299-3678

*See reverse for details.

Exhibit "B"

to the Affidavit of

Jawad Rathore, sworn before me

this *21* day of July, 2013.



A Commissioner, etc

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Province of Ontario, for Norton Rose Fulbright Canada LLP /
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The Development Process An Investor's Guide



FORTRESS
REAL CAPITAL



LAMB DEVELOPMENT CORP

Summary

King Charlotte has been a tremendous success and now Fortress Real Capital and Lamb Development Corporation are pleased to introduce three new projects to you. Gotham is a stunning new project in Ottawa; George Richmond & Brant Park will be trendy additions to popular Toronto neighbourhoods.



"What's great about Fortress is the ability for a retail investor to put in a smaller amount of money and get involved directly with a \$100 million real estate project. You can't really do that anywhere else"

- Brad J. Lamb, Lamb Development Corporation

Your investment into the initial funding will be fully secured and guaranteed until the land closes (4 to 8 weeks) and will then convert to form part of the Fortress syndicate mortgage. You'll enjoy ongoing interest from the start and a higher profit participation at completion to reward your forward thinking!

Syndicate Mortgage Funding

Step 3

Step 4

"Fortress is very proud to work with Lamb Development Corporation. Brad Lamb has a proven track record and a truly unique vision for striking and modern developments that we are very excited about"

- Jawad Rathore, Fortress Real Capital

www.fortressrealcapital.com

Real Security | Real Returns™



Please see investor subscription paperwork for complete information on this offering.
Third investments will form part of the typical mortgage only once the fund has been completed.
We are not your investment for the whole.

CENTRO
WORLDWIDE, INC.

Fortress is a product, not a mortgage. Fortress is a mortgage management agreement, not a mortgage.
All mortgage buyers in the US must be licensed by the state in which they are operating.
Associated persons and organizations may enter into financial arrangements with Fortress Real Capital and
will be compensated for having referred or being referred to direct investments by Fortress Real Capital.


Step 1



- preliminary drawing completed by architect
- preliminary proforma design by developer in concert with builder, planner, architect

King Charlotte Timeline

June 2010

- Research identifies Charlotte Street property

July

- Property Valuation report performed & analysed

August

- Strong sales on Glas project confirm dem. in the King West area

Step 1 {12 weeks}

Concept Development

The Developer researches and identifies a property to build a tower; this is the start of the vision that will ultimately become the building. Important factors are considered such as the existing zoning and allowable density; the developer creates a strategy for what is currently allowed and what is proposed. The pro-forma, the 'blueprint' of the project's finances, is developed and will form the baseline for all financial decisions. Architects are hired to begin drafting concepts and to create renderings of what the building's ultimate design will be. From the valuation of the land, to the vision of the final building, the process has begun!

Step 2 {12 weeks }

Pre Development

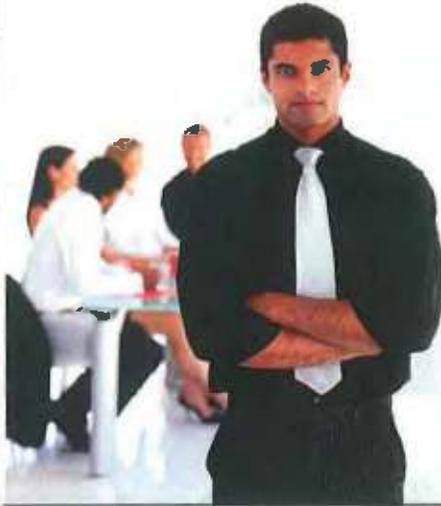
The project is now picking up steam; the land has been acquired and the planning is now fully underway. Zoning and planning experts are preparing the submission to the city to request changes or increases to current height and density allowances. Engineers are preparing reports on everything from the number of high speed elevators to analysing the soil in preparation to dig the parking garages. Consultants are steadfastly analysing every detail from the width of laneways so delivery trucks can enter to the angles of corners on the building to eliminate wind shear. The pro-forma is revised again to reflect the number of suites and updated projections of price per square foot.

and r	<p>September</p> <ul style="list-style-type: none"> Deal goes firm to purchase KCC site 	<p>October</p> <ul style="list-style-type: none"> Purchase of land closes 	<p>November</p> <ul style="list-style-type: none"> Formal submission the city for re-zoning & increased height:
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- architect completes drawings
- proforma is solidified, costs are confirmed
- marketing analysis to determine suite sizes and target market complete
- preparations for city, zoning and increase density submission
- studies for wind, traffic, shadow complete for city submission
- environmental analysis

Step 3



- floor plans are finalized
- submission made to the city for increased density and coverage
- sales office is built
- proforma is updated
- launch to public
- marketing campaign is set including dates of launch, media used

to	December	January	February
g	• Units offered to Fortress investors at \$525/sq foot	• Public Meeting at City Hall received well by constituents	• Units are now selling for \$585/sq foot

Step 3 {12 weeks }

Development

The project is proceeding ahead at full speed now! Initial comments from the city are received which helps steer and guide design and sales strategies and set timelines for other departments. The designs of the units become finalised and the tiered sales prices are determined; as sales increase, so will the price per square foot. This brings more value to the earliest purchasers of units and increased returns to the Fortress investors. Construction of the sales centre has commenced and so has marketing units towards Fortress clients, other VIPs and then a launch to selected brokers.

Step 4 {12 weeks }

Pre Sales

The project is now open for sale; first to invited brokers and then later to the public. Units are selling fast and the pro-forma is adjusted to reflect the increased revenue the project is projecting. Early round investors are rewarded with even higher returns; current round investors benefit from the firm sales and established price points. The project is now close to qualifying for construction financing (usually 70% pre-sales are required) after only a few weeks! Banks will now step forward with the balance of the funds to complete the build.

March

- Average sales hit \$600/sq foot, project is already 55% sold out

April

- Sales Centre opens to the public

May 2011

- launch to brokers
- launch to insiders
- update proforma revenue model



FORTRESS
REAL CAPITAL

Exhibit "C"

to the Affidavit of

Jawad Rathore, sworn before me

this ^{27th} 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.



Welcome to the FORTRESS

Invest in your future

Fortress is an RSP eligible syndicate mortgage product that allows a consumer to invest directly into the proven market of Canadian real estate by becoming a mortgage lender. Your principal amount is fully secured against the subject property (as a mortgage) where you enjoy steady interest on your funds and, where available, a deferred lender fee at the end of your term.

Fixed terms, defined horizons. Investing that makes sense.

What is 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.**

Fortress Real Capital Projects



King Charlotte



Harmony Village Sheppard



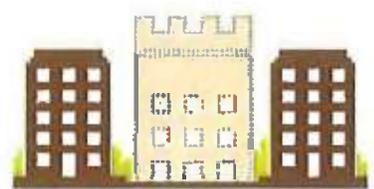
Helen Avenue

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. (Financial Advisor)

"Fortress makes sense to my clients who 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 helps me help them plan for their future." - Joe S (Mortgage Agent)

Our Products



Development and Construction

The 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.



Servicing and 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 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.

www.fortressrealcapital.com

Contact Us



Patrick Smith
Mortgage Agent (LIC #M12001108)

Phone: 1-877-366-3487
Email: psmith@mortgagealliance.com
Web: mortgagealliance.com/PatrickSmith

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Fortress Structure

- 8% annual return (non-compounded)
- Terms range from 2 - 5 years
- \$25,000 minimum investment
- RSP, LIRA, LIF, RIF, RESP and TFSA eligible
- Loan to Value Ratios of typically 75%
- Investment is secured by a charge on real estate
- Certified appraisals and/or valuation



Featured Projects

Over 30 projects with a mix of high rise, low rise, commercial & retail developments.



Offered By



Shantanu Chakraborty
Mortgage Agent Lic# M13000790
Phone: (647) 864-0831 or (416) 477-5959
Email: shantanu_ch@centum.ca



Welcome to the FORTRESS

INVEST IN YOUR FUTURE

Fixed terms, defined horizons. Investing that makes sense.

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WHAT IS 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**

FORTRESS STRUCTURE

- 8% annual return (non-compounded)
- Deferred lender fee at the end of term
- Terms range from 2 - 5 years
- \$25,000 minimum investment
- RSP, LIRA, LIF, RIF, RESP & TFSA eligible
- Loan to Value ratios of typically 75%
- Secured by a charge on real estate
- Certified appraisals and opinions



FORTRESS REAL CAPITAL PRODUCTS

Development and Construction

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FEATURED PROJECTS

Over 35 active projects Canada wide with a mix of high rise, low rise, commercial & retail developments.



FORTRESS
REAL CAPITAL

Phone: 1 (877) 299-3678
 Email: connect@fortressrealcapital.com
 Twitter: @FortressRC
 Web: www.fortressrealcapital.com



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Frequently Asked Questions

1. WHY INVEST THROUGH SYNDICATE MORTGAGES?

Syndicate mortgages allow you to have direct collateral for your investment and ongoing returns from the interest earned by the mortgage. The Fortress product structures opportunities for development investing through syndicate mortgages to provide investors with the ability to earn higher returns through a deferred lender fee, while still maintaining solid security and collateral on their principal investment.

2. WHO AM I INVESTING WITH?

Who you are investing with is just as important as what you are investing in. Fortress focuses on large scale, blue chip development deals with established developers and builders possessing decades of experience. These developers and builders are carefully vetted and their stellar track records of success position them well to become borrowers for the capital raised by the Fortress Real Capital product. Some of the great partners on the Fortress roster include Empire Communities, MADY Development Group, Lamb Development Corp and more.

3. WHY INVEST IN REAL ESTATE?

All markets (stocks, resources etc) have cycles and periods of upturns and downturns. Real Estate offers the ability to diversify into an area often under served in many consumers' portfolios. The ability to collateralize directly to an actual asset makes Real Estate an attractive option.

4. HOW DO I EARN PROFIT?

On most Fortress projects, you'll earn profit through 2 different means. The first is through regular interest payments paid on your money while the project is progressing. The second is through a "deferred lender fee" upon completion of the project.

5. WHY NOT JUST INVEST IN THE PROJECT CORPORATION ITSELF?

The Fortress product philosophy calls for direct collateral through a syndicate mortgage. Owning shares in a corporation can offer a larger return and more profit but can also present greater risk (cash calls, dilution etc). Fortress projects are designed to pay steady cash flow and a deferred lender fee upon completion.

6. WHY DO DEVELOPERS NEED/USE FORTRESS?

Developers use Fortress like an equity partner or mezzanine lender. Fortress Real Capital provides them the additional capital they need outside of the funds the bank provides to buy the land and finance the construction. Developers are carefully screened and contribute their own equity and cash also at prescribed intervals.

7. WHAT ABOUT THE RISKS OF COST OVER-RUNS AND DELAYS?

Everyone has heard of or seen horror stories where construction projects have either stalled or sat unfinished for years at tremendous cost to investors. This is often a result of a failure to achieve zoning or not having the proper financing in place (low pre-sales etc). Fortress projects are chosen based on strict criteria. They usually have minimal zoning risk and strong sales objectives to protect the investor from any sort of protracted delays. Additionally, all high rise projects offered through Fortress are insured and bonded. This is an essential component to approving any build so investors are insulated from delays and budget stress.

8. WHAT ARE PERFORMANCE BONDS?

Performance bonds are a type of insurance taken out after construction begins on a high rise development that protects the development and investors from a variety of exposures. Together with labour and material bonds and a builder's risk policy, they form a complete risk management solution. This does come at a cost to the project and is a necessary expense for any project so that the investors are protected.

9. WHAT IF THE DEVELOPER OR DEVELOPMENT FAILS?

A default would occur if the developer cannot pay back the funds by the maturity date of the contract. Centro Mortgage Inc, in advance, would work with the developer to find a solution that could include:

- A payment to investors in exchange for an extension
- An institutional refinance to buy out the Fortress Investors

If these cannot be achieved, then the process would commence to sell the property to recover the investor monies. This is a significant advantage to being secured via syndicate mortgage; recovery of your investment will take priority over all unsecured debts, monies owed by the corporation and even construction liens.



Disclaimer: Fortress Real Capital is a product offered by Centro Mortgage Inc (FSCO License 10102). Fortress Real Capital transactions are all closed by Centro Mortgage Inc unless specifically noted otherwise. The Fortress Real Capital product is only offered in select provinces: Ontario and Nova Scotia. Residents must speak with a licensed mortgage agent/broker for details. For residents of Alberta, Saskatchewan, Manitoba and British Columbia, purchases can only be made through registered investment dealers (e.g. Exempt Market Dealers) via Offering Memorandum. Please consult our website www.fortressrealcapital.com for more information.

Exhibit "D"

to the Affidavit of

Jawad Rathore, sworn before me

this ~~21~~²⁴ 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.



FORTRESS
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Investing Directly In
Canadian Real Estate

www.fortressrealcapital.com



REAL SECURITY | REAL RETURNS™



Invest in your future

Fortress Real Capital Real Security | Real Returns™

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Fixed terms, defined horizons... investing that makes sense.



Why Real Estate?

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. - *The Globe & Mail (Feb 15, 2012)*



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., financial advisor*

"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, Lamb Development Corp.*



PRODUCTS



DEVELOPMENT
AND
CONSTRUCTION



SERVICING
AND
DEVELOPMENT



FORTRESS
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 www.twitter.com/FortressRC
 1-877-299-3678



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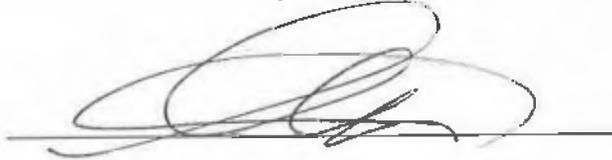
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Exhibit "E"

to the Affidavit of

Jawad Rathore, sworn before me

this ²⁴ day of July, 2013.

A handwritten signature in black ink, consisting of several overlapping loops and a horizontal line 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.



Alternative Investments

Add Real Estate as an asset class to diversify
your portfolio

We invite you to join us for an evening seminar
on Wednesday, May 29th 2013 to learn more about opportunities
to invest in the real estate market.

PRESENTED BY: Fortress Real Developments
Centro Mortgage Inc.

WHERE: Bellvue Manor
8083 Jane Street, Vaughan, ON L4K 2M7
(map on reverse side)

WHEN: Wednesday, May 29th, 2013
Registration at 6:30pm
Presentation at 7:00pm
*Light snacks and refreshments will be served

RSVP: Hans-Michael Schnell
(647) 438-0444 or
Hm.schnell@thekreogroup.com



Over 34 projects in 9 major Canadian markets with a mix of high rise,
low rise, commercial & retail development



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WHERE: 8083 Jane Street, Vaughan, ON L4K 2M7

RSVP: Hans-Michael Schnell
(647) 438-0444 or
Hm.schnell@thekreogroup.com



Lunch & Learn

Add Real Estate as an asset class to diversify
your clients' portfolio

We invite you to join us for a lunch seminar
on Wednesday, June 19th 2013 to learn more about opportunities
to service clients in the real estate market.

PRESENTED BY: FMP Mortgage Investments Inc. and
Centro Mortgage Inc.
Darius Juknevičius (FSCO License #M12001266)

WHERE: Remax West
1678 Bloor St W, 3rd floor

WHEN: Wednesday, June 19th, 2013
Presentation at 11:00am

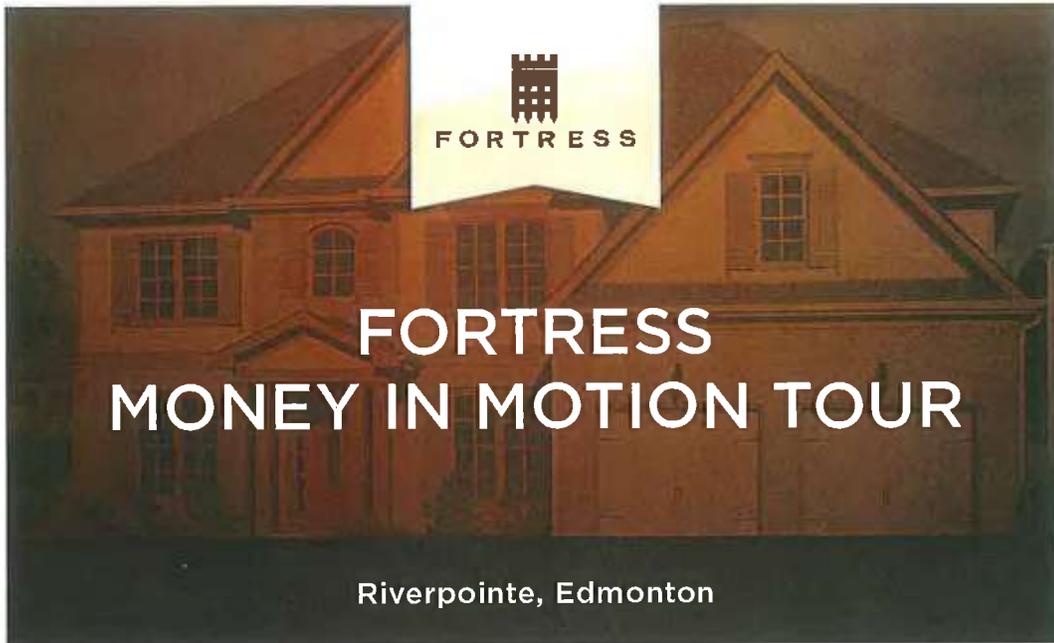
RSVP: Daniela@fortressrdi.com
(905) 787-9266 Ext. 285



Over 35 projects in 9 major Canadian markets with a mix of high rise,
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WHEN: Tuesday, June 4th, 2013
5:30pm to 8:00pm
Presentation at 5:50pm
Land tour of the Riverpointe project from 6:00pm to 7:30pm

WHERE: Pinnacle Wealth Brokers - Main Boardroom
Suite 880, 4445 Calgary Trail
Edmonton, AB T6H 5R7.

RSVP: RSVP with your name, phone number and email to
trevor@fortressrdi.com

Riverpointe is a mature servicing and development project in the Windermere community just south west of Edmonton. The vision for Riverpointe at Windermere is a truly estate residential community with distinctive architecture, pleasing streetscapes and a high standard of excellence. The project from VIP Development Group is planned for 173 estate homes on lots of half an acre in size and larger and is the last piece of developable land in the area.



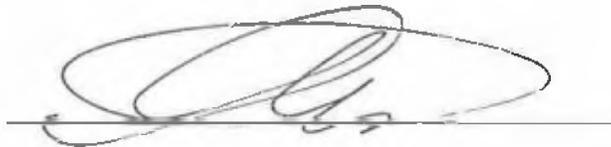
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Exhibit "F"

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www.fortressrealcapital.com



REAL SECURITY | REAL RETURNS™



Invest in your future

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PRODUCTS



DEVELOPMENT



SERVICING
AND



INCOME
PRODUCTION



FORTRESS
REAL CAPITAL



Frequently Asked Questions

What is a Syndicate Mortgage?

A syndicate mortgage is where several investors combine funds together to create one instrument (a mortgage). The investment 'moves' as one funding but each investor is individually registered and secured proportionally.

Why invest through syndicate mortgages?

Syndicate mortgages allow you to have direct collateral for your investment and ongoing returns from the interest earned by the mortgage. Fortress structures opportunities for development investing through syndicate mortgages to provide investors with the ability to earn higher returns through profit participation while still maintaining solid security and collateral on their principal investment.

Why invest in real estate?

All markets (stocks, resources etc) have cycles and periods of upturns and downturns. Real Estate offers the ability to diversify into an area often underserved in many consumers' portfolios. The ability to collateralize directly to an actual asset makes Real Estate an attractive option.

How do I earn profit?

On most Fortress projects, you'll earn profit through 2 different means. The first is through regular interest payments paid on your money while the project is progressing. The second is through "profit participation" upon completion of the project.

Why not just invest in the project corporation itself?

The Fortress philosophy is for direct collateral through a syndicate mortgage. Owning shares in a corporation can offer a larger return and more profit but can also present greater risk (cash calls, dilution etc). FRC projects are designed to pay steady cash flow and profit upon completion.

Why do developers need/use Fortress?

Developers work with Fortress as an equity partner or mezzanine lender. FRC provides them the additional capital they need outside of the funds the bank provides to buy the land and finance the construction. Developers are carefully screened and contribute their own equity and cash also at prescribed intervals.

What is an appraisal?

Appraisals are provided by AACI designated members. These professionals are tasked with providing hard, reliable valuations of land to banks, especially when land is being purchased. This baseline for value provides a key element of assessing the current value of a project.

Why are appraisals and valuations so important?

Appraisals are critical as they help assess the 'loan to value' ratio of a deal. This is one of the formulas that illustrate the degree of risk associated with your investment. Since you're secured against the land/property, the value of that asset is key in the event of any problem with the project; the asset can be sold to help recover your principal investment. When appraisals aren't available (eg lack of direct comparables), Fortress engages third party research companies to provide detailed analytics to assess the value of a property or parcel.



Frequently Asked Questions

What about the risks of cost over-runs and delays?

Everyone has heard of or seen horror stories where construction projects have either stalled or sat unfinished for years at tremendous cost to investors. This is often a result of a failure to achieve zoning or not having the proper financing in place (low pre-sales etc). Fortress chooses projects that have minimal zoning risk and strong sales objectives to protect the investor from any sort of protracted delays. Additionally, Fortress requires all high rise projects to be insured and bonded. This is an essential component to approving any build so investors are insulated from delays and budget stress.

What are performance bonds?

Performance bonds are a type of insurance taken out on high rise construction that protects the development and investors from a variety of exposures. Together with labour and material bonds and a builder's risk policy, they form a complete risk management solution. This does come at a cost to the project and is a necessary expense for any project so that the investors are protected; for Fortress, the savings/increased profit of not having these protections in place is not worth the risk.

What if the developer or development fails?

A default would occur if the developer cannot pay back the funds by the maturity date of the contract. Fortress would, in advance, work with the developer to find a solution that could include:

- A payment to investors in exchange for an extension
- An institutional refinance to buy out the Fortress Investors

If these cannot be achieved, then the process would commence to sell the property to recover the investor monies. This is a significant advantage to being secured via syndicate mortgage; recovery of your investment will take priority over all unsecured debts, monies owed by the corporation and even construction liens.

What about real estate cycles and the 'Condo Bubble'?

All markets are cyclical and real estate is no exception. That's why Fortress focuses on shorter development cycles of about 3 years to avoid getting caught in lengthy re-zoning delays that can hurt projects. By 2010, several Canadian markets had already recovered to pre-2008 recession prices; the key is a sound strategy that can be repeated as a long term cashflow and growth model.

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Fortress Real Capital

A make sense financial in real estate

L to R:
Jawad Rathore, CEO
Vince Petrozza, COO



Fortress Real Capital

A make-sense stronghold in real estate development

Fortress Real Capital

CEO
Jawad Rathore

COO
Vince Petrozza

Location
Richmond Hill, Ontario

While Fortress Real Capital may have been founded in 2002 on the premise of developing smaller-scale residential and commercial projects, the past several years have led the Ontario-based company to focus on big-box residential development. Even though it was somewhat unexpected, it has resulted in much success.

"The opportunity to move to the next level and really invest in more large-scale projects was a big draw," says CEO Jawad Rathore. "It not only broadens the scope of what we can offer to inves-

tors, but lets them venture into a very exciting category, where they have seen a terrific track record of success over the last decade across Canada."

In the past six months alone, Fortress Real Capital, based in Richmond Hill, Ontario, has executed 10 highly successful projects with a value exceeding \$700 million, and the next six months will thrust them to over \$1 billion invested in projects. Working with some of the most elite development companies in the Canadian residential market has been one of the major reasons for this trajectory.

"It is a combination of a strong value proposition in terms of combining the ability to provide companies capital in a way that makes sense to them," Rathore says. "It is also the ability to demonstrate our value as a partner and basically allow them to focus on what they need to and not overly interfere with their running of the business."

FORWARD-THINKING

Fortress Real Capital has furthered its success by incorporating green initiatives into its projects. Throughout the last two years, the company has had profitable responses to these developments, with most of them reaching strong presales. Crates Landing, one of its current projects, is predicted to receive a LEED Gold rating.

"Green initiatives are very important because that is really the future," Rathore says. "It starts from not just a corporate and social responsibility point of view, but a financial sustainability model. More and more consumers are looking for green solutions that are going to not only translate into a good feeling when they acquire the project, but also a good feeling in their wallets from all of the long-term savings that they are going to be benefiting from."

Like the high-rise developments they build, these initiatives have propelled the Fortress Real Capital team to skyrocketed success. Wismer Commons, a three-phase project in Markham is just one example of the success the company has enjoyed. The project did so well that 100 percent of the Townhouse development sold out within 45 minutes.

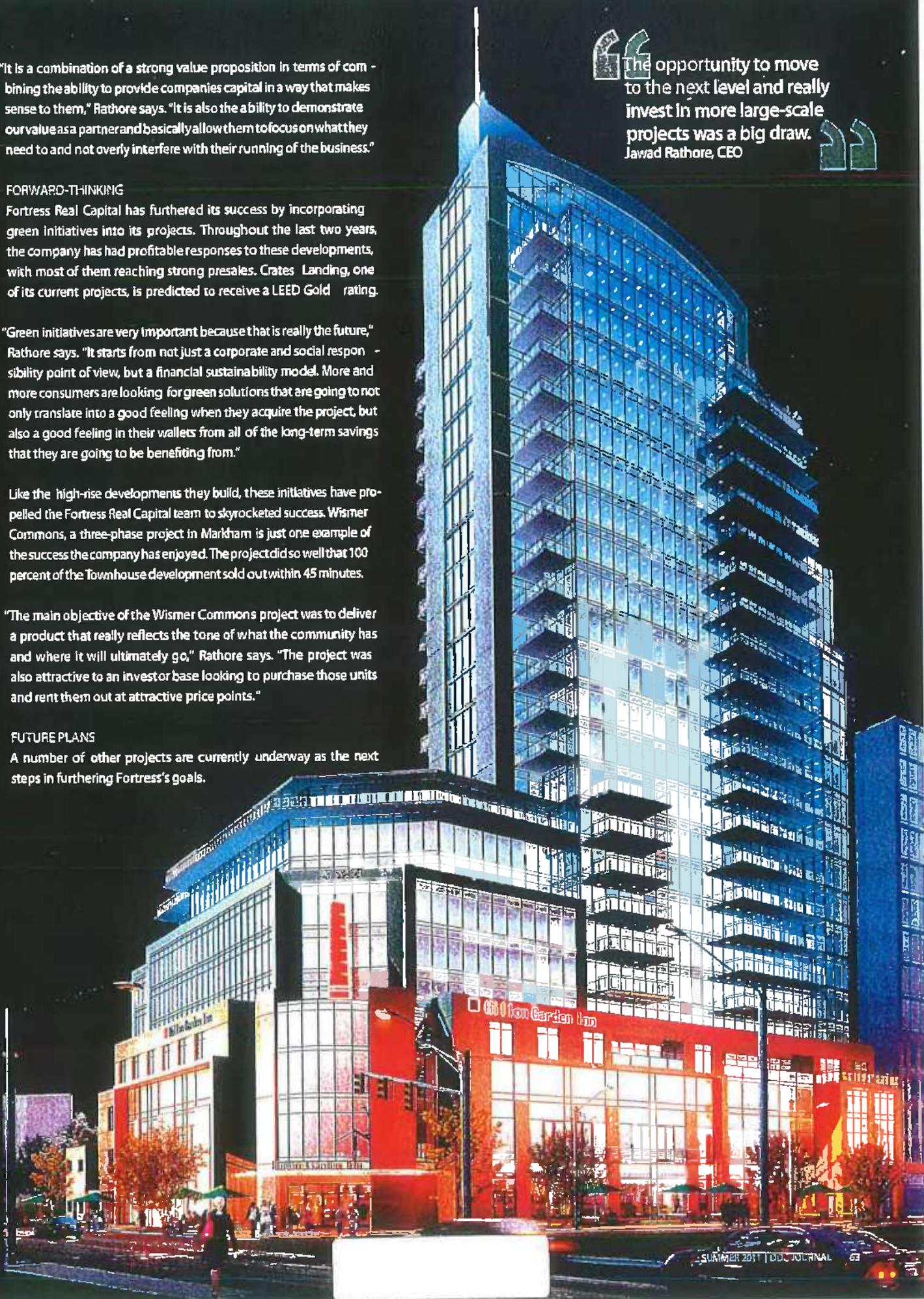
"The main objective of the Wismer Commons project was to deliver a product that really reflects the tone of what the community has and where it will ultimately go," Rathore says. "The project was also attractive to an investor base looking to purchase those units and rent them out at attractive price points."

FUTURE PLANS

A number of other projects are currently underway as the next steps in furthering Fortress's goals.

The opportunity to move to the next level and really invest in more large-scale projects was a big draw.

Jawad Rathore, CEO





In collaboration with Lamb Development Corporation, a renowned real estate expert in the area, Fortress will continue the next development phase on King Charlotte, an exclusive condominium tower in Toronto's King West district. Offered by renowned developer Brad J. Lamb, King Charlotte features luxury living and amenities at reasonable price points. The project achieved rapid presales and has proceeded quickly, with 60 percent of its 232 units already sold out.

The latest Fortress/Lamb project is Gotham, an exclusive, premium-designed condominium tower in Ottawa's Centretown district. Gotham will offer stylish living in an up-and-coming neighborhood that appeals to young, professional buyers desiring a building that reflects their style and personal tastes.

At Crates Landing on Cook's Bay, Fortress and Brightstar Developments are working on a mixed-use condominium project on the pristine southern shores of Lake Simcoe in Keswick, Ontario. The first two phases, which include the Grand Marina and Harbourfront Villas, will be completed in the next three years. The third phase will be comprised of mixed commercial and large-unit residential blocks, while phase four will feature a premium, full-service hotel.

"There is nothing else like it, as it is the only large-scale development on the water up in Cooks Bay," says Vince Petrozza, Chief Operating Officer. "It represents a one-of-a-kind opportunity for the folks of Ontario, and even local residents, to finally have a chance to live along the water."

Crates Landing is set to be a luxurious, green, adult lifestyle community, showcasing a variety of unique residences, boutique shops and cafes. Fortress has made a commitment to deliver a lifestyle of unparalleled amenities and luxury to residents and guests alike.

Combining savvy business acumen, demonstrated value and a collaborative attitude with a true commitment to vibrant developments, Fortress Real Capital has positioned itself as a highly successful pioneer in the Canadian real estate development market. **BOC**

GARFINKLE, BIDERMAN

In the beginning, there was real estate. We built our real estate practice as Toronto built its downtown core, and some of our lawyers have been focused on this area of law for decades. Real estate law still tops the list of our specialties. Our real estate lawyers have extensive experience, relevant knowledge and decisive skills in all aspects of the business.



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LONDON ADVANCED MEDICAL CENTRE

State Of The Art Medical Facility

INVESTMENT OBJECTIVE IN LONDON ADVANCED MEDICAL CENTRE



To provide a long term, secured return on capital by financing an Advanced Medical Centre

Project Features

- A state of the art medical center, that will house a medical mall, advanced medical offices and a private seniors assisted living. Medical offices are available to lease with a full service package.
- Included is a centralized billing system, access to trained healthcare technicians and a staff that welcomes the patients and gathers their medical history.
- 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.

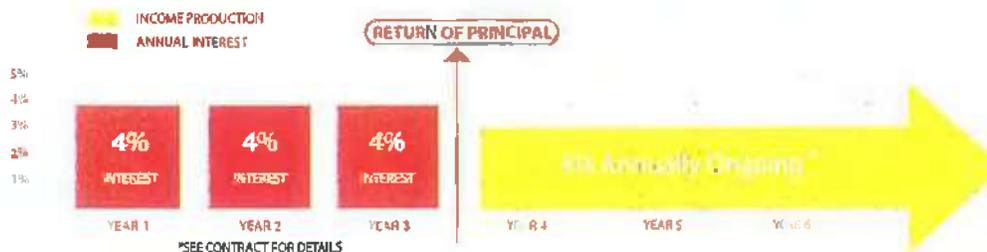
Investment Details

- Current Offering: \$4,000,000 (first mortgage*)
- Investment Term: 3 years
- 4% annual return on principal investment
- An ongoing target return of 3% annually on your principal investment after it has been returned.*
- Minimum Subscription: \$25,000 (\$15,000 RESP/TFSA)
- Developer: Statesman Developments Inc.



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 or limited partnerships
- Both Eligible & Non-Accredited investors are qualified
- Available for purchase through Cash, RRSP, LIRA, LIF, RIF, RESP & TFSA



YEAR	ANNUAL INTEREST	ANNUAL GROWTH
YEAR 20+	57%*	19%*
YEAR 15	42%	14%
YEAR 6	21%	7%
YEAR 5	18%	6%
YEAR 4	15%	5%
YEAR 3	12%	4%

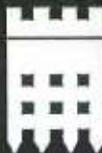
PROJECTED PAYMENT TIMELINE CUMULATIVE BLENDED RETURN BLENDED ANNUALISED RETURN*

(*ON BASE PERIOD PRINCIPAL WAS INVESTED)

001546



Disclosure: This is not an offer to sell securities. Any investment must be made pursuant to all appropriate legal covenants, 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, charge, and is available to both non-accredited and eligible investors (requirements vary by jurisdiction). Licensed mortgage agents/broker class all transactions. Approved persons and organizations, 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/borrowers to Fortress Real Capital and Centro Mortgage, in some instances, the relationship is instead between a selling party/broker/dealer and a buyer, please ask for more information. Centro Mortgage (SBC) (License #0102) is the real mortgage brokerage for the Fortress Real Capital product under a specifically stated agreement. For subject properties outside of Ontario, there are unique provincial mortgage license members that will be included in all documents and materials. All project images displayed on the site are artist renderings only and are subject to change without notice.



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 organizations, 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 relation-

Exhibit "G"

to the Affidavit of

Jawad Rathore, sworn before me

this ¹¹ 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.

6th & Tenth

Stylish Modern Living

INVESTMENT OBJECTIVE IN 6TH & TENTH



To provide secured return on capital by financing a premium condominium development in downtown Calgary

Project Features

- 31 storey tower featuring over 200 modern units with quality design and finishes
- Located on Tenth Avenue in the northern part of the Beltline, just south of the main city centre.
- Increased density achieved from initial proforma. All zoning is now in place.
- The sales centre construction is complete. Scheduled for August 2012 opening.
- 45% pre-sales were achieved in June when the project was officially launched.
- Project now carries an LTV (Loan-to-value) of 79%
- Offered by renowned developer Brad J. Lamb and his team of experts at Lamb Development Corporation.
- Brad J. Lamb Realty has sold over \$7 billion of condos across Canada in the past twenty years.

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: \$1,400,000
- Estimated Returns: 36%
- Investment Term: 3 years
- Minimum Subscription: \$25,000
- Annual Fixed Distribution: 8% (paid quarterly)
- Developer: Lamb Development Corp
- Offering: This project is available to residents of **British Columbia, Alberta, Saskatchewan and Manitoba.**



"Calgary is fresh and exciting," says Brad Lamb, principal in Toronto-based Lamb Development Corp. "It appears to me that it has the potential to be this little Manhattan." (Calgary Herald)



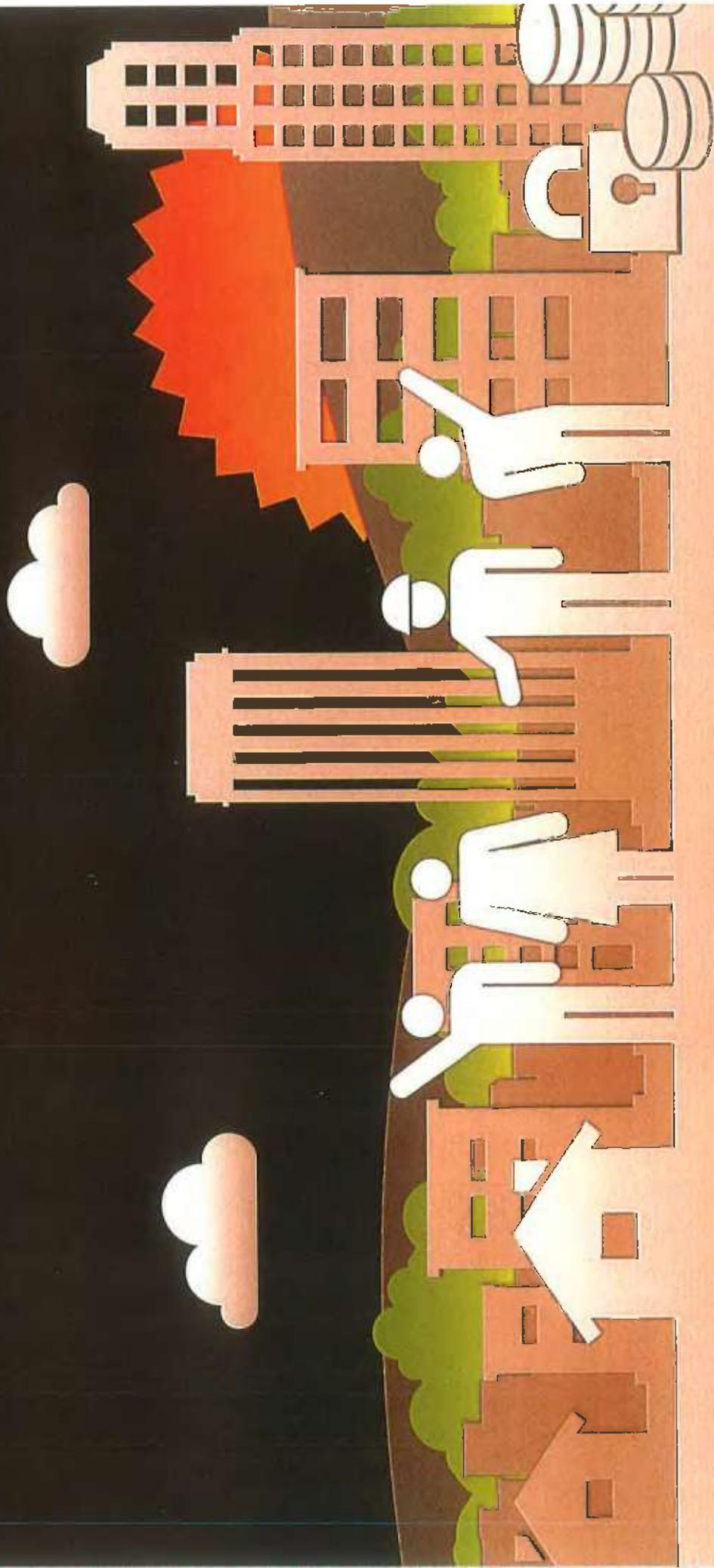
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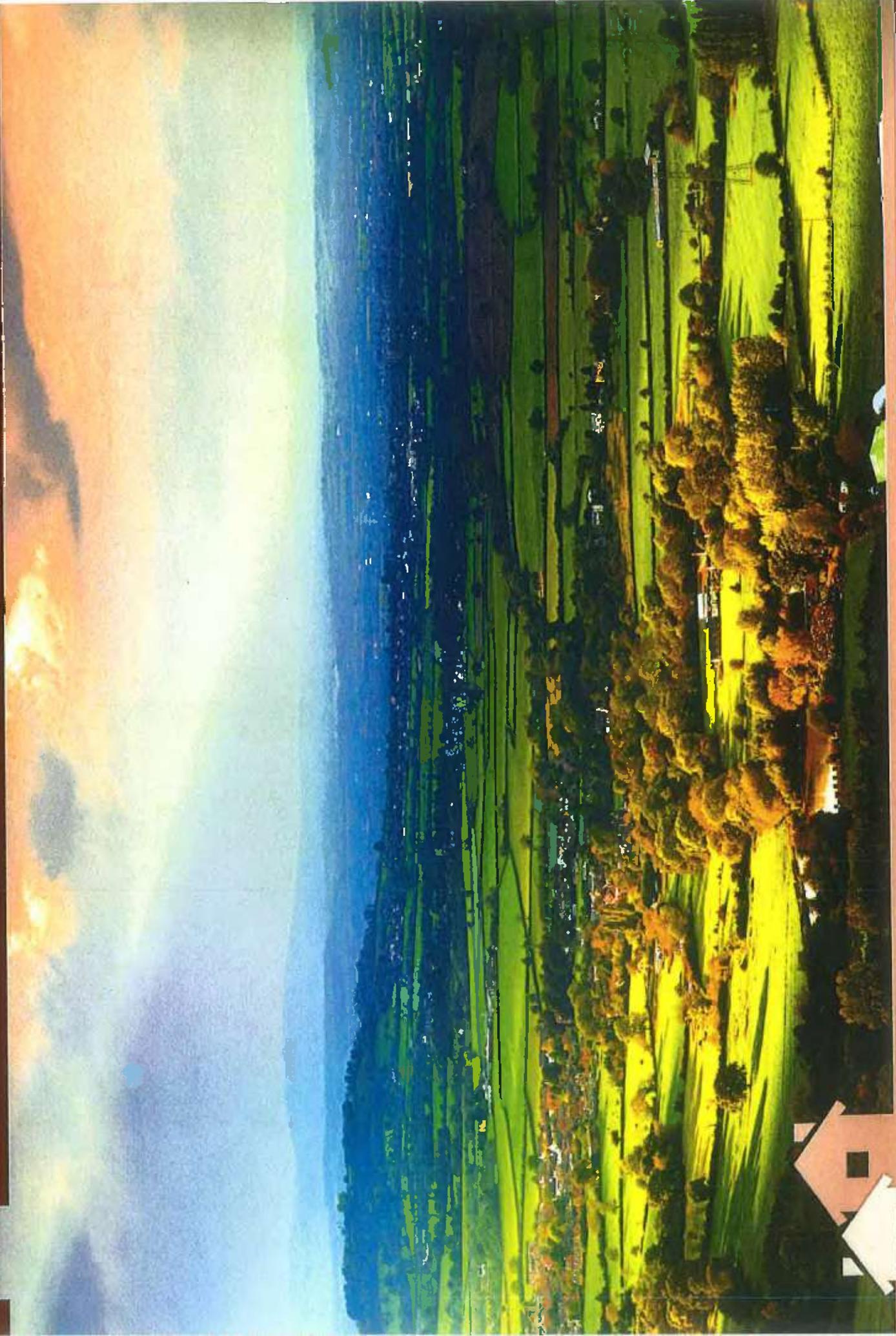
FORTRESS
REAL CAPITAL

Investing Directly In Canadian Real Estate

Real Security | Real Returns

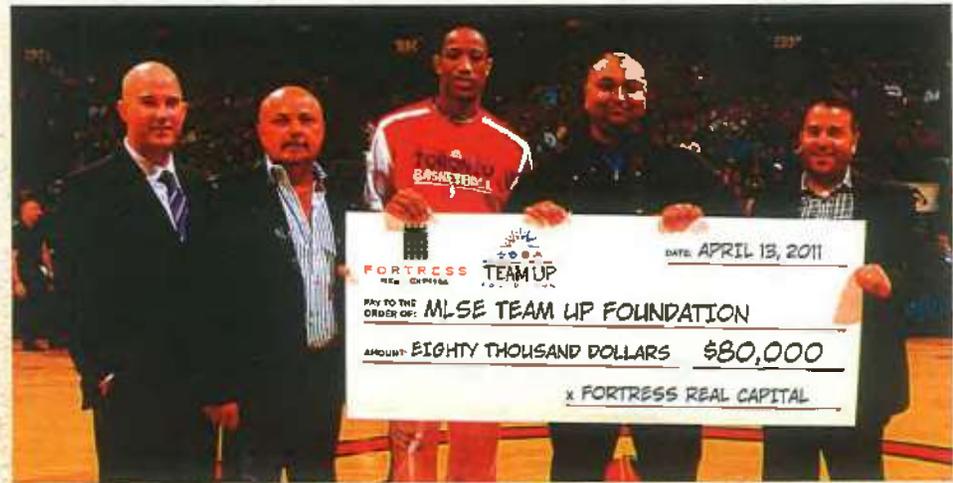


- For advisor use only -



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.

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

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





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.



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!



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

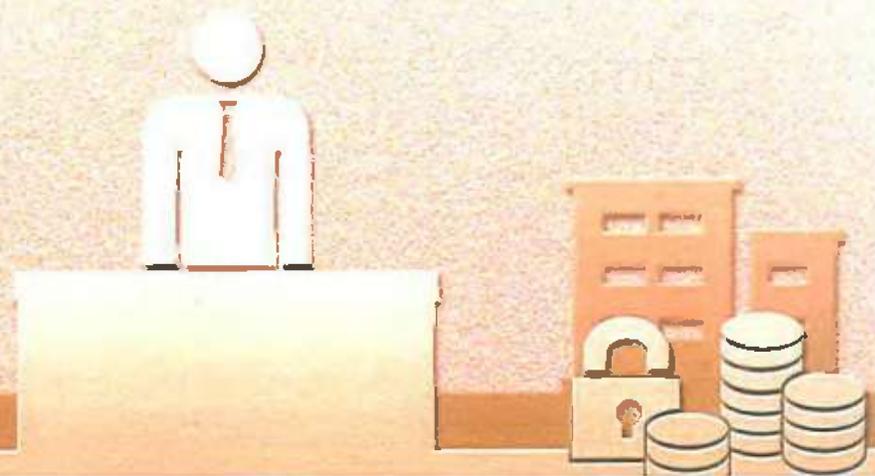
Monitoring, Estimates and Cost Verification

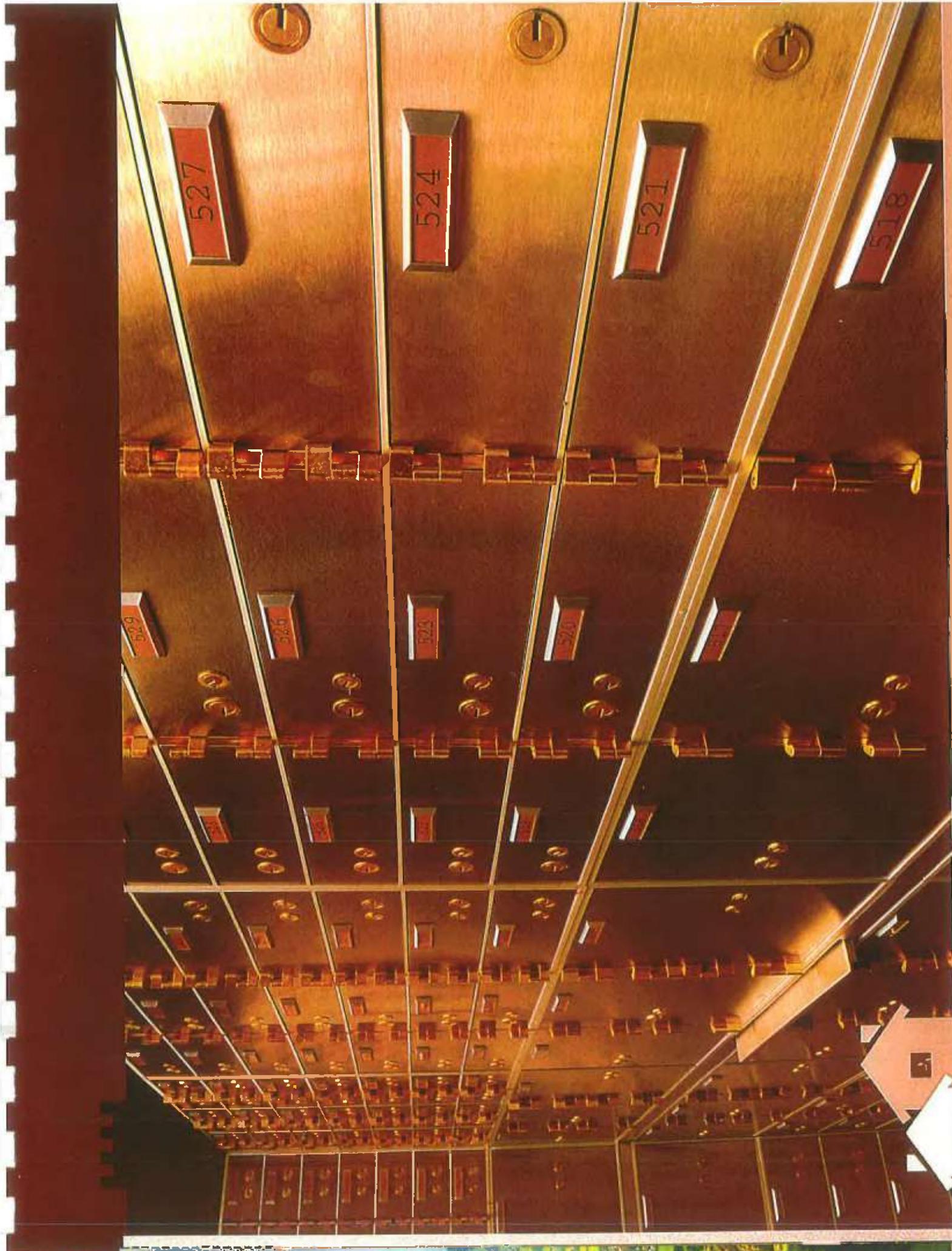
Then it's off to the cost consultants and engineers. They look at the developer's pro-forma to make sure that all development and construction costs are accurate; the same consultants the bank uses to monitor and distribute out money on \$100 Million construction loans.

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.





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 or necessary pre-sales?

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 zoning calls for 14 stories, that is what we will seek to build. By working with the current planning, Fortress reduces the risk of potential development delays that can stall a project.

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

We have all heard and seen horror stories when this happens; projects 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 head office. These monies are securely maintained in a separate account to ensure that the funds required to pay the interest on your full term is safely administered and available at the proper intervals.

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

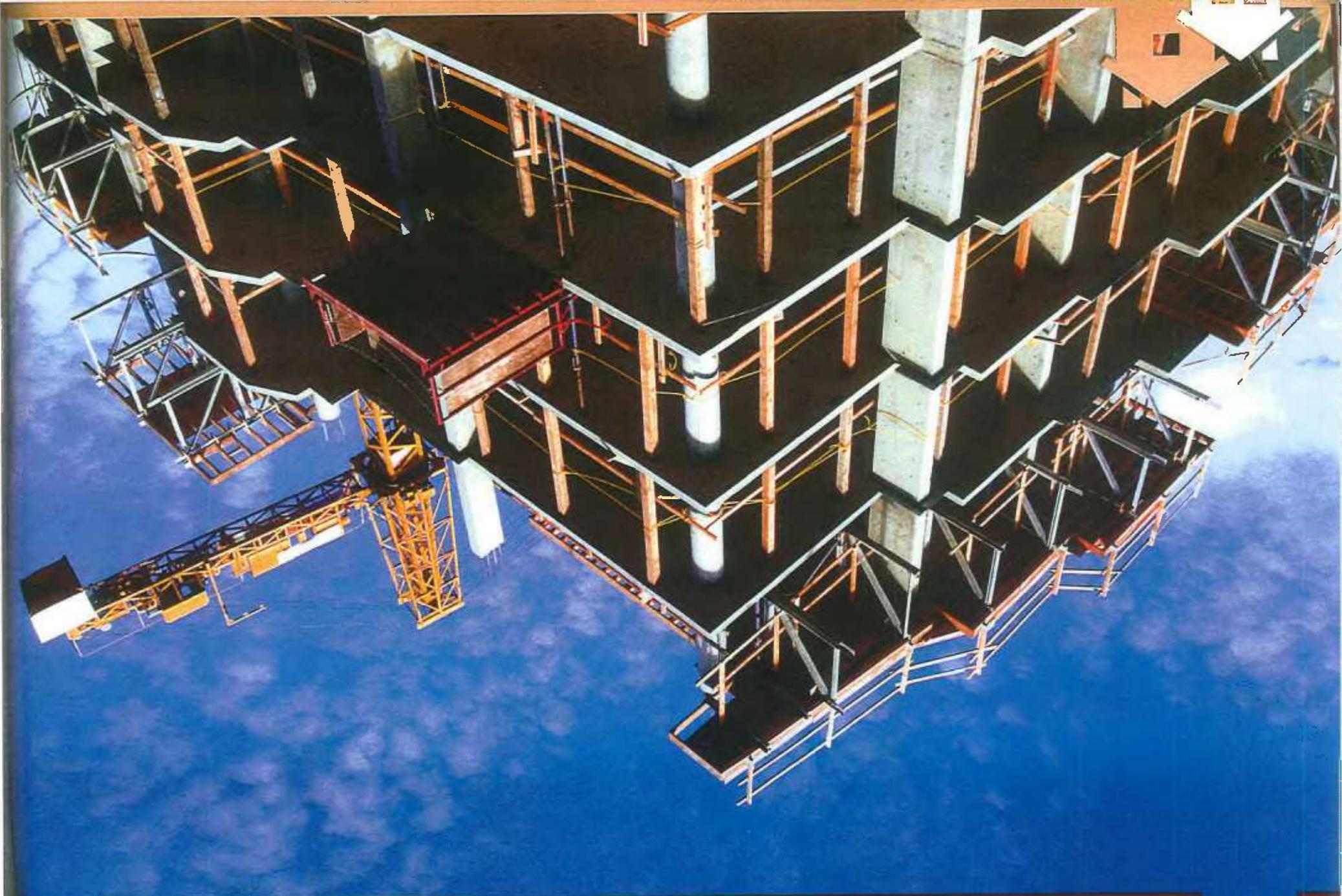
What if the project doesn't meet its objectives? How do we get our money back?

Therein lies the benefit of a syndicate mortgage structure; all investments carry fixed terms and defined horizons. Monies are due back at the completion of the term and any delays in construction or completion provide additional exit options.

1. A negotiated extension for which the developer/builder compensates the investor
2. A re-financing 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 have their monies paid back prior to the developer's equity or any other shareholder.



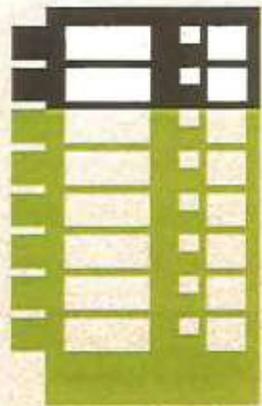


What is Loan-to-value Ratio?

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.

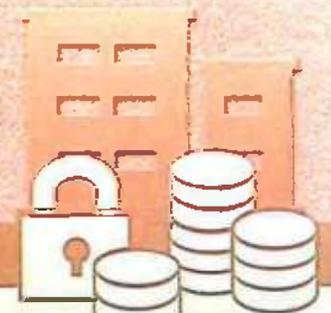


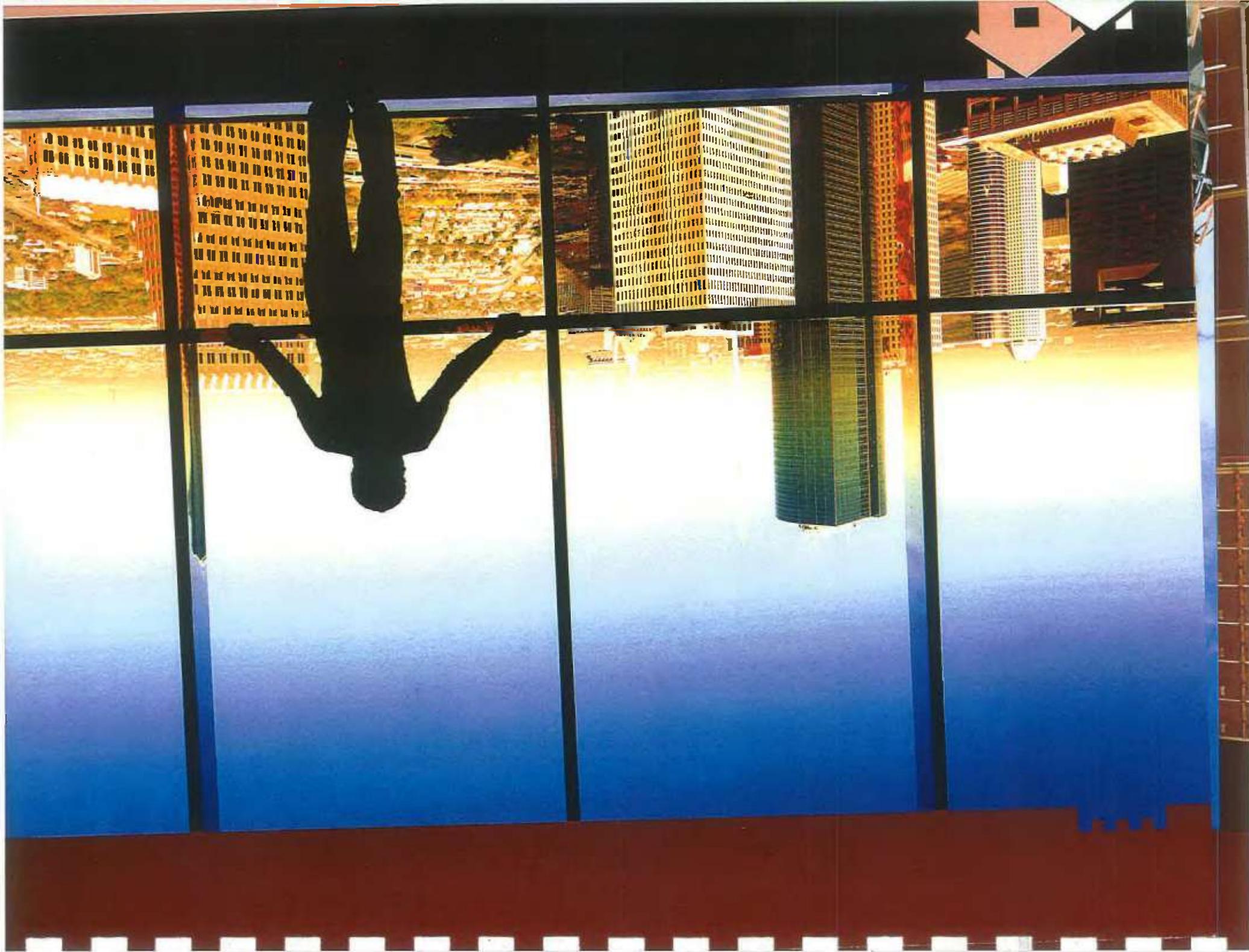
When buying a home, you might provide a down payment of 25% and then borrow the rest of the money (75%) from a bank. This is a 75% LTV mortgage where the debt is 75% of the total value of the property.



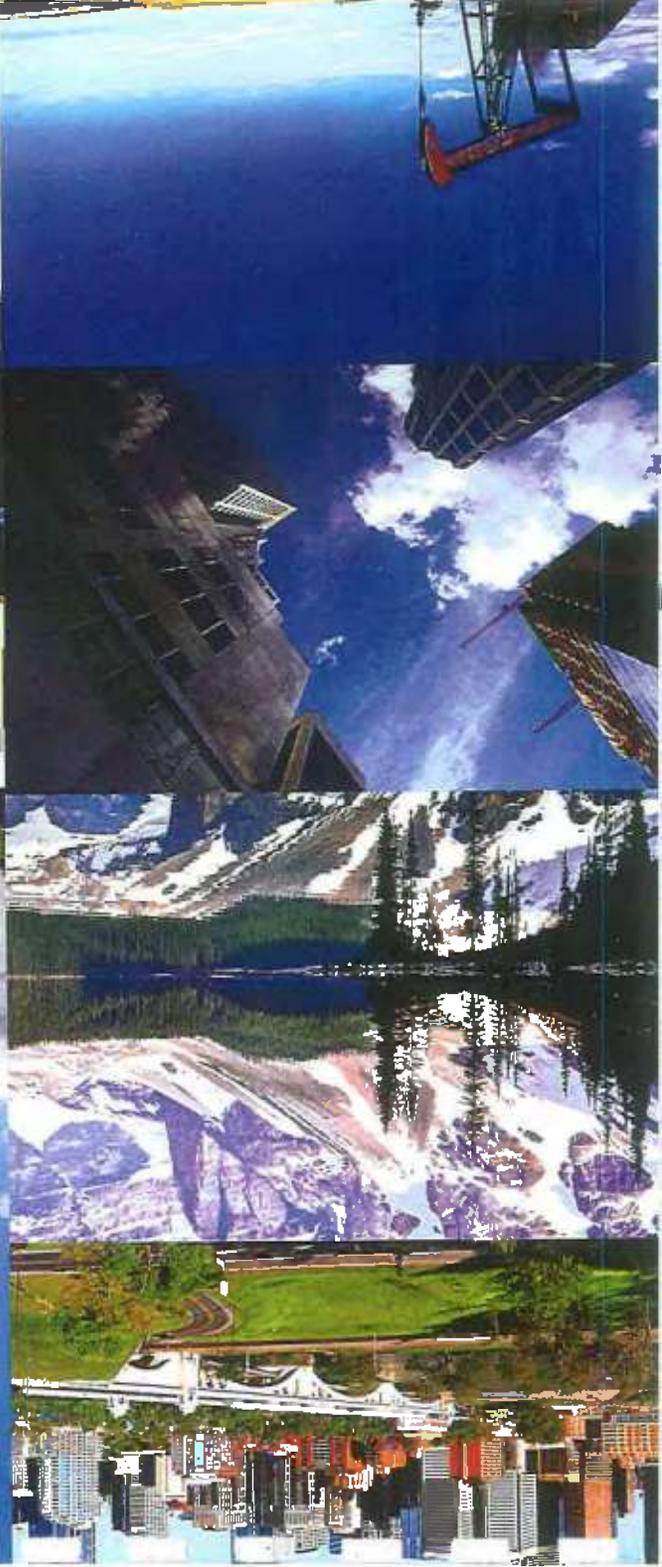
In a Fortress syndicate mortgage, we employ similar LTV ratios of about 75% to 80%. In the event of a sale, the bank's land loan/construction mortgage and the Fortress syndicate mortgage get paid before the remaining equity in the property is paid to the developer. In the event of a sale, Fortress investors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

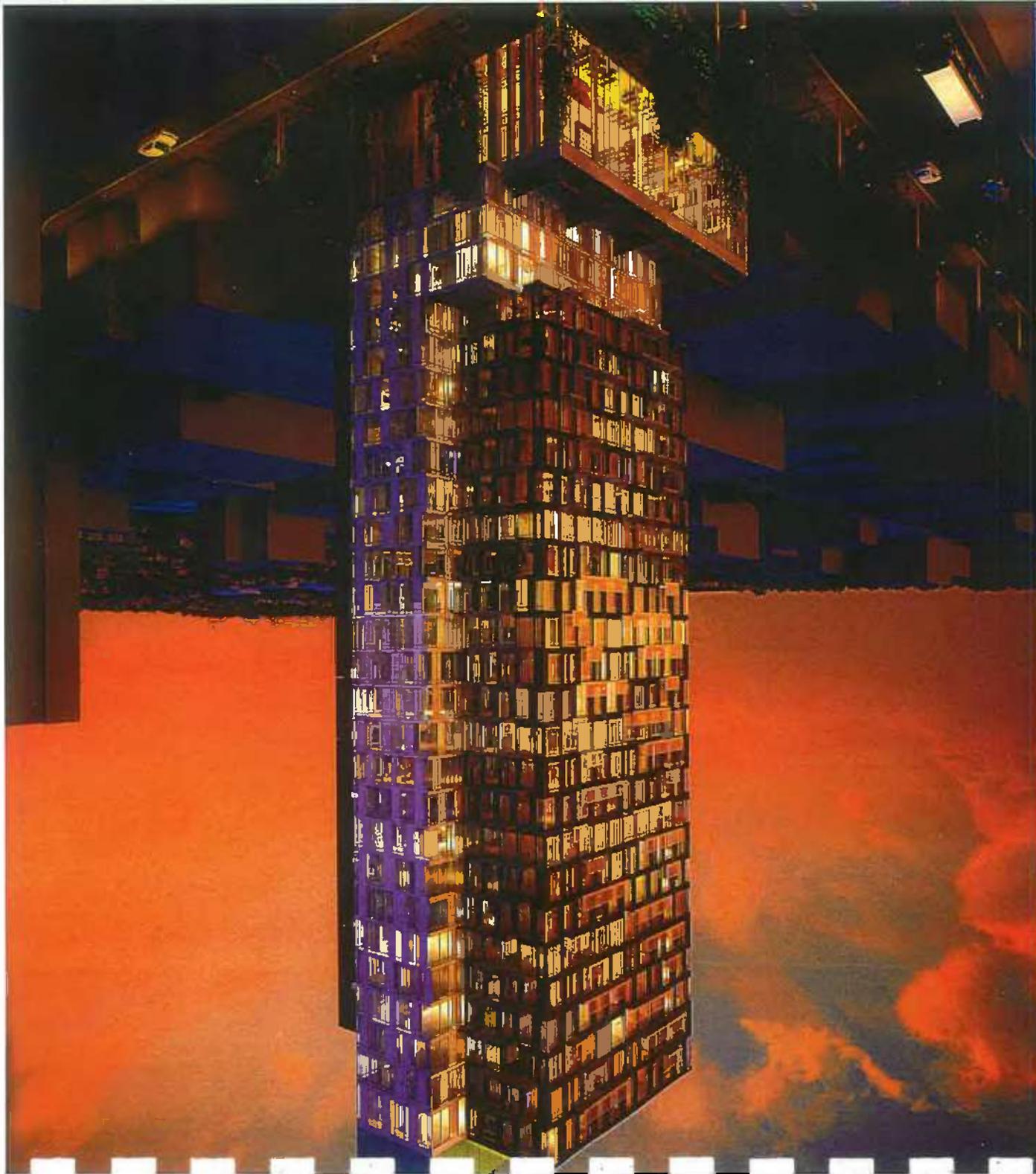
Proper site valuations are essential. Fortress employs appraisals that are provided by certified and accredited appraisal professionals that carry the AACI designation. In some cases, third party research reports are obtained by experts to provide the valuation opinion.





6th & Tenth





Located on Tenth Avenue just west of 6th Street, **6th & Tenth** is a premium condominium development in downtown Calgary.

Features

6th & Tenth will bring a stunning 31 storey point tower to Calgary's Beltline district, just south of the city centre. This stunning tower will feature over 230 modern units with quality design and finishes. Brad J. Lamb and his expert team from Lamb Development Corporation are proud to make this their first project in bustling Alberta.

At the northern edge of the Beltline, **6th & Tenth** is in close proximity to the downtown core and a short walk to the landmark Calgary Tower.





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.



Gotham,
Ottawa



Brant Park,
Toronto



SoBà,
Ottawa



Lamb Development Corp:

Canada's Leading Developer

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.

Core Architects Inc:

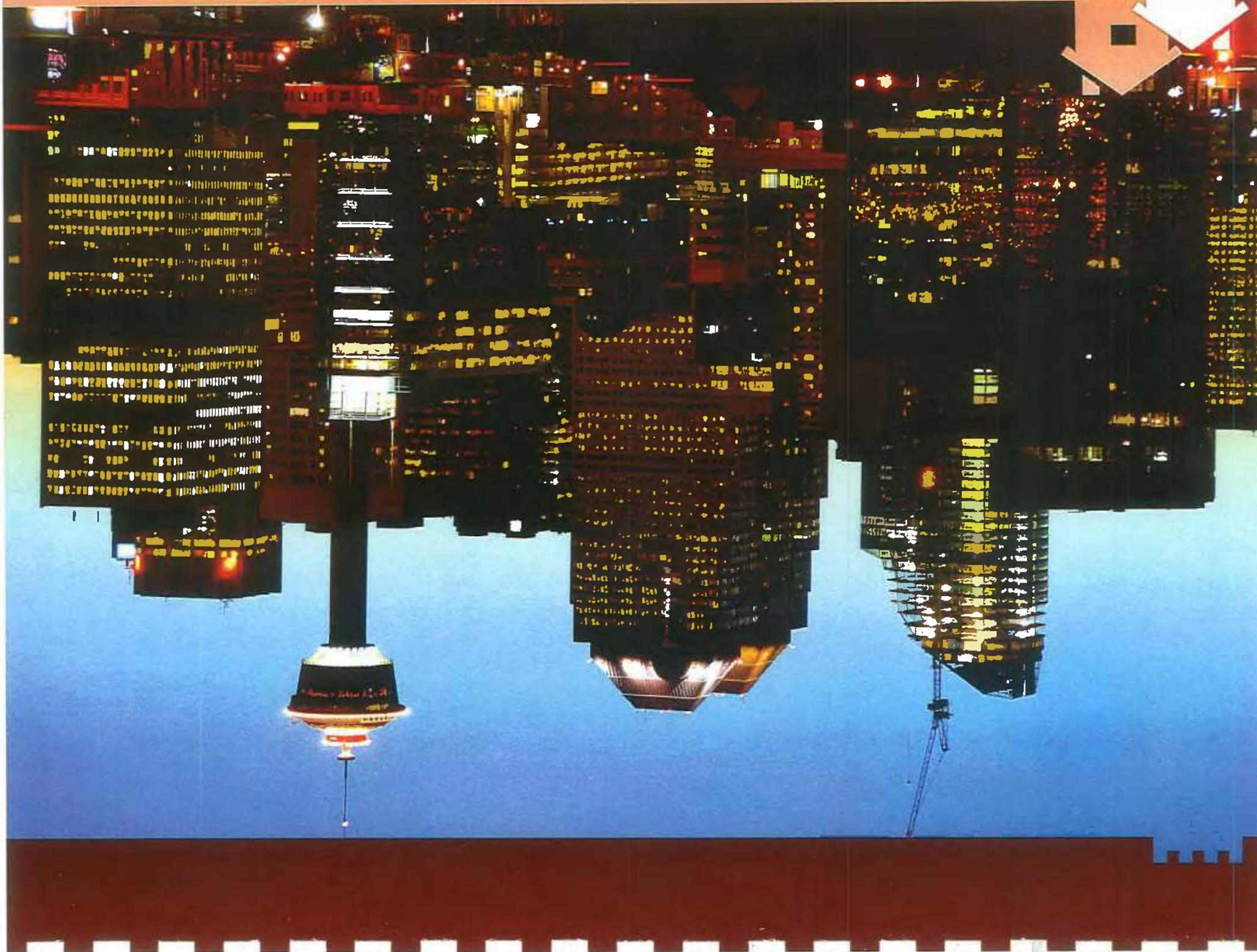
Creative and Provocative

Three skillful architects with a shared design philosophy and business vision formed CORE Architects Inc in 1994. The founding partners brought a wealth of knowledge and experience in all scales of projects as well as an understanding of business and clients' priorities. The firm's humble beginnings designing small house additions quickly grew to developing multi-million dollar projects worldwide.



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





Toronto tower builder eyes three Calgary projects

“You can feel the wealth”, says Toronto Developer.

CALGARY - A Toronto residential tower condominium developer is proposing three projects for Calgary, attracted by the city's wealth and style.

Brad Lamb, head of Lamb Development Corp., said Wednesday his company will partner with Fortress Real Capital on the first project, a 30-storey, 230-unit condo at 10th Avenue and 6th Street S.W.

The project is expected to cost about \$62 million to build and its residential units and ground level retail to sell for around \$80 million, he said.

“I've been looking at Calgary for five years trying to find the right opportunity - and I believe now is right for Calgary” Brad J. Lamb

Lamb said he believes Calgary is the most affluent city in Canada and, furthermore, that the downtown region between the Beltline and the river is ripe for high-density development. “You can feel the wealth in Calgary,” he said as he prepared for a meeting with potential investors on Wednesday evening. Lamb said his second project will be a hotel and condo combination and the third will be a highrise but its details can't be revealed as yet.

- *Toronto tower builder eyes three Calgary projects*
(Excerpt) Nov 09 2011

CALGARY SINCE 1881 **HERALD**



"City sees gains through Q3"

Almost all housing types in Calgary showed a modest year-over-year gain in prices at the end of the third quarter, according to the Royal LePage House Price Survey released on Oct. 5.

Standard condominiums saw the largest increase, rising 3.2% to \$254,467 with standard two-storey homes rising only slightly by 1% to \$414,722.

Nationally, the average price of a home in Canada increased between 5.7 and 7.8% in the third quarter of 2011, compared to the previous year.

The strong price performance in Calgary is a sign of stability, which should denote the market going forward, says Bob Jablonski, president-elect of the Calgary Real Estate Board.

"Calgary continues to add full-time jobs to the economy and migration is moving in the right direction," says Jablonski.

"These are positive factors that will give momentum to our housing market."

- City sees gains through Q3

(Excerpt) Oct 09 2011

"Move over, Toronto – there's a new hotspot in town"

Sky-high rents. Heavy demand for downtown office space. A magnet for company headquarters. It may sound like Toronto, but this commercial real estate hotspot is decidedly farther west.

Despite erratic markets and a lingering world recession, Calgary's office and commercial real estate market rivals Toronto as the most robust in the country, driven predominantly by the continued growth plans of energy companies.

"We've got a vibrant downtown core, a strong commodity-based economy, low tax rates in Alberta and [many] corporate head offices in Calgary, most of those tied to the energy sector. Calgary is a dynamic place to be right now," says Joe Binfet, Managing Director of Colliers International in Calgary.

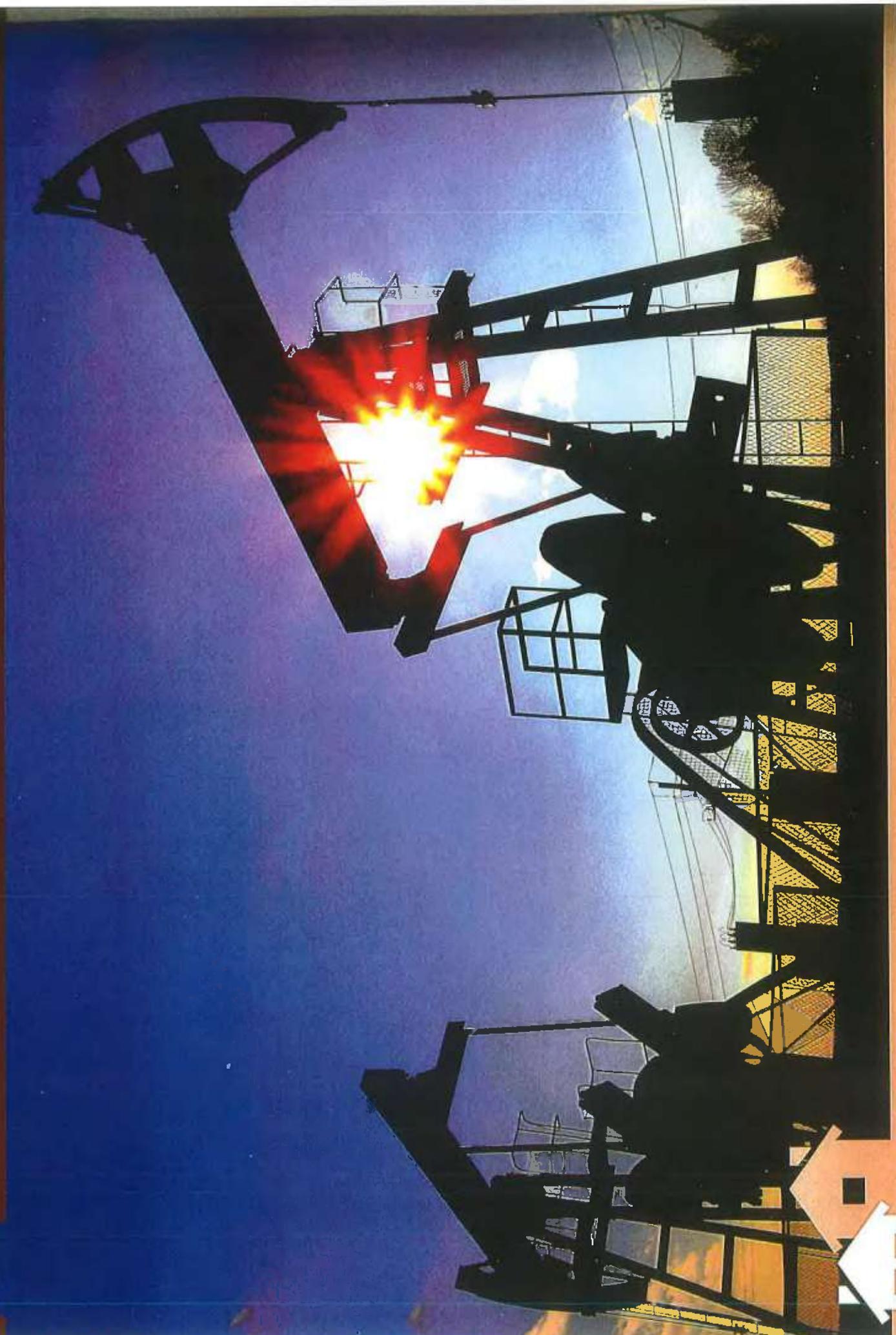
Don R. Campbell, president of the Calgary-based Real Estate Investment Network, says that on a per capita basis, Calgary has already positioned itself as a leader in commercial and office space. "Jobs are pouring in, population is growing and businesses are flourishing – and this is during the world's economic downturn," he says.

- Move over Toronto there's a new hotspot in town

(Excerpt) Oct 31 2011

THE GLOBE AND MAIL
CANADA'S NATIONAL NEWSPAPER • FOUNDED 1857





"Immigration shifts west from Ontario"

Canada's immigration patterns are changing, experts say, and western provinces are the beneficiaries... especially in Alberta, Saskatchewan and Manitoba. One of the biggest reasons is a booming Western economy, particularly in the farming and resource sectors, according to BC-based immigration expert Nick Noorani.

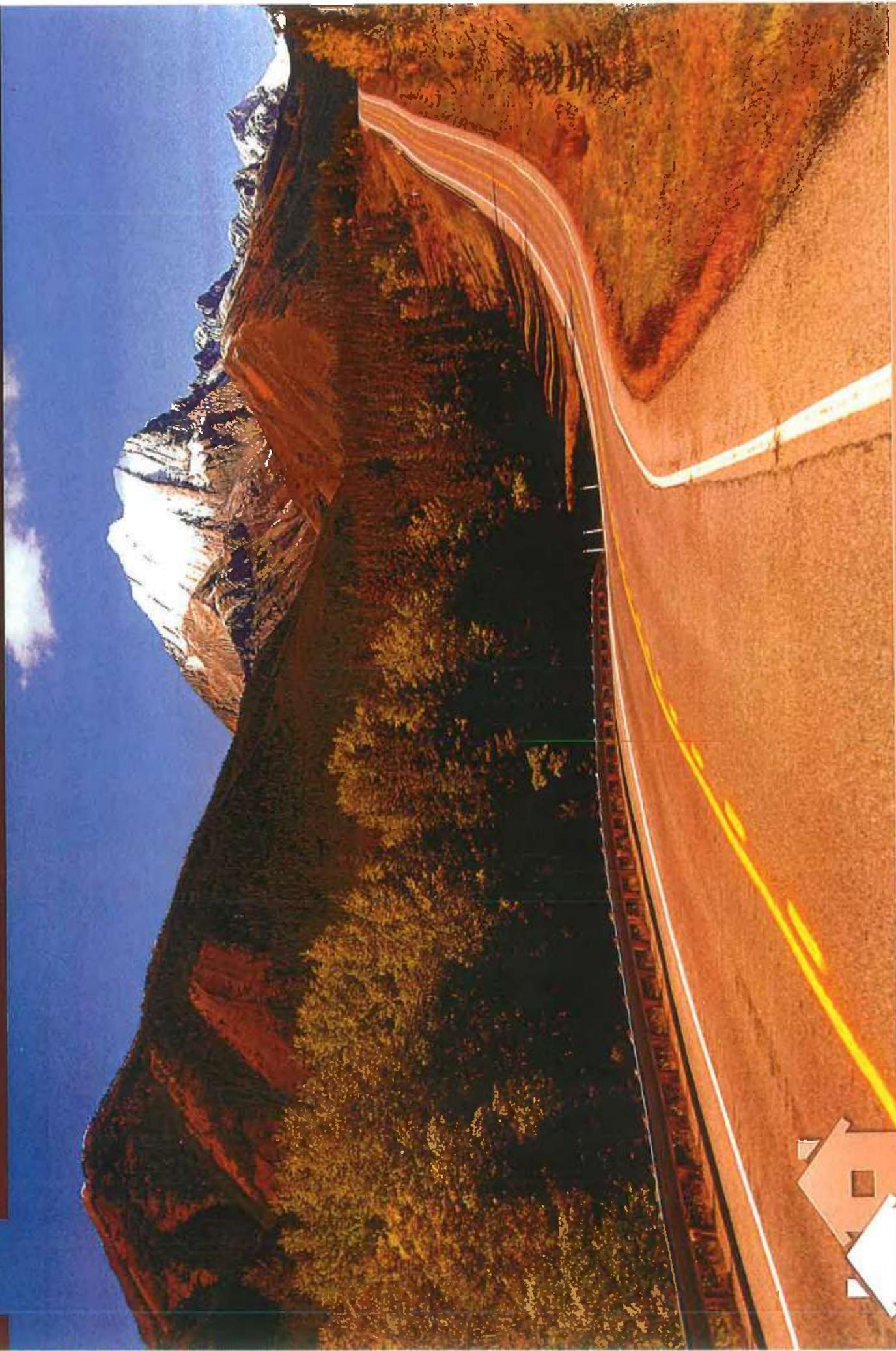
The change is fueled by the provincial nominee program, which allows provinces to choose a certain number of immigrants each year... the program ensures those who come to Canada enter the workforce immediately.

"From an economic perspective," said Noorani, "let's remember every time you get people coming into a new community, business increases... Real Estate has been bolstered tremendously by immigrants and their desire to own homes, more than the Canadian-born."

- Immigration shifts west from Ontario

(Excerpt) CBC News Posted: Nov 20, 2011





Housing Trends and Affordability Report - August 2011

"In the latest quarter, the RBC Housing Affordability Measures rose at the national level for all housing categories"

"Alberta remains attractive to would be homebuyers, as owning a home in a market such as Calgary is very affordable in both absolute and relative terms."

Owning a home in the area, therefore, continues to be close to the most affordable that it has been in almost six years.



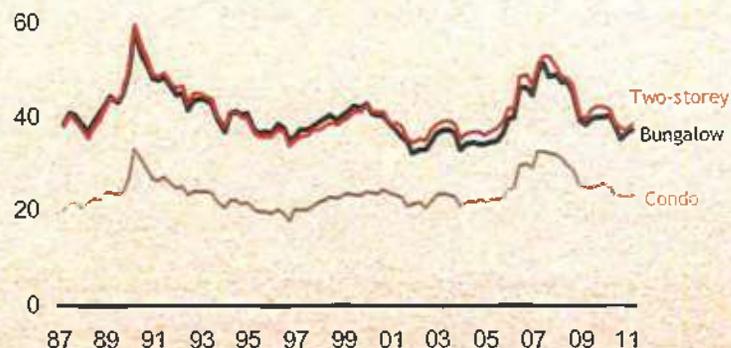
ROYAL BANK

Member of Royal Bank Financial Group®

"We believe that the strong economic fundamentals of Alberta and Calgary will find their way into the housing market and will support homebuyer demand in the period ahead."

Calgary

Ownership costs as % of household income



Sources: Canadian Real Estate Association, RBC Economics Research, Statistics Canada, Royal LePage



How the RBC Housing Affordability Measures Work

The RBC Housing Affordability Measures show the proportion of median pre-tax household income that would be required to service the cost of mortgage payments (principal and interest), property taxes and utilities on a detached bungalow, a standard two storey home and a standard condo (excluding maintenance fees) at the going market prices.

The higher the measure, the more difficult it is to afford a house. Typically, no more than 32% of a borrower's gross annual income should go to 'mortgage expenses'

Standard condominium							
Region	Average Price		Qualifying Income (\$) Q2 2011	RBC Housing Affordability Measure			
	Q2 2011 (\$)	Y/Y % ch.		Q2 2011 (%)	Q/Q Ppt. ch.	Y/Y Ppt. ch.	Avg. since '85 (%)
Canada*	230,000	3.4	52,000	29.2	0.8	-0.9	27.1
British Columbia	312,300	5.2	63,200	36.8	1.0	-0.9	28.2
Alberta	216,200	1.0	49,300	21.3	0.5	-1.0	22.4
Saskatchewan	218,200	1.5	49,500	26.9	0.6	-1.4	24.6
Manitoba	158,200	6.6	38,200	21.8	0.7	-0.6	21.2
Ontario	248,700	4.8	57,800	29.8	1.1	-0.6	28.1
Quebec	185,900	-0.5	43,000	28.0	0.2	-1.5	27.1
Atlantic	176,200	5.2	42,800	27.4	0.9	0.0	24.7
Toronto	321,200	5.4	70,600	34.2	1.2	-0.7	31.6
Montreal	220,400	1.2	50,000	32.8	0.1	-1.3	29.5
Vancouver	410,800	5.7	80,500	47.1	1.5	-1.0	32.3
Ottawa	255,500	3.2	60,000	28.3	0.7	-1.1	23.9
Calgary	249,000	-1.1	53,800	23.0	0.4	-1.6	23.3
Edmonton	200,600	4.7	46,600	21.2	0.6	-0.4	18.5

* Population weighted average

Source: Royal LePage, Statistics Canada, RBC Economics Research

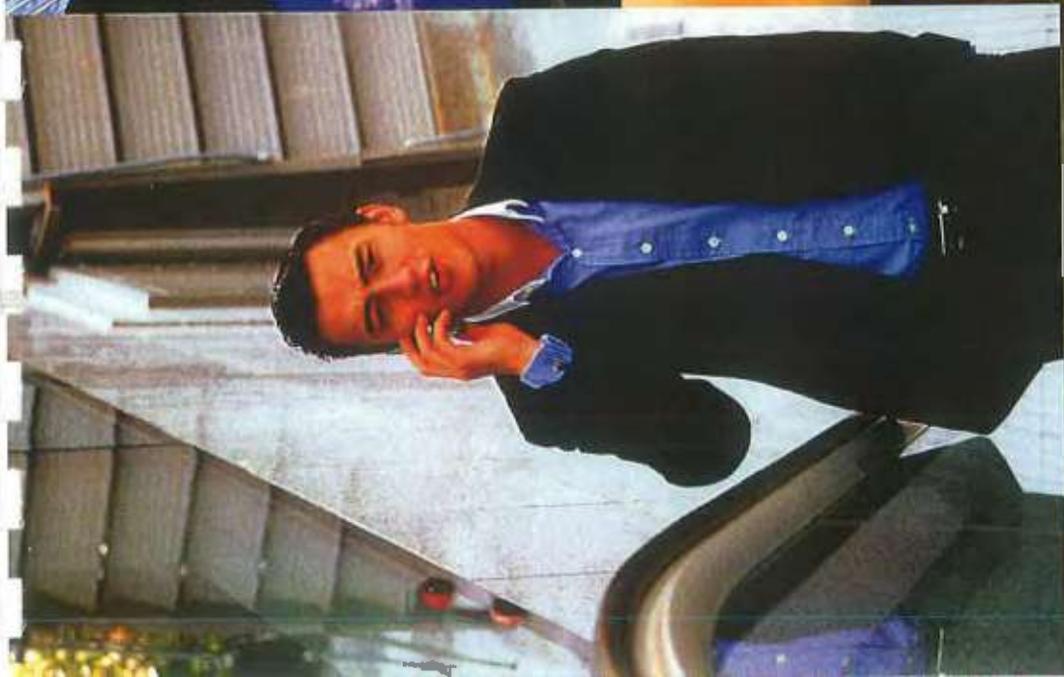
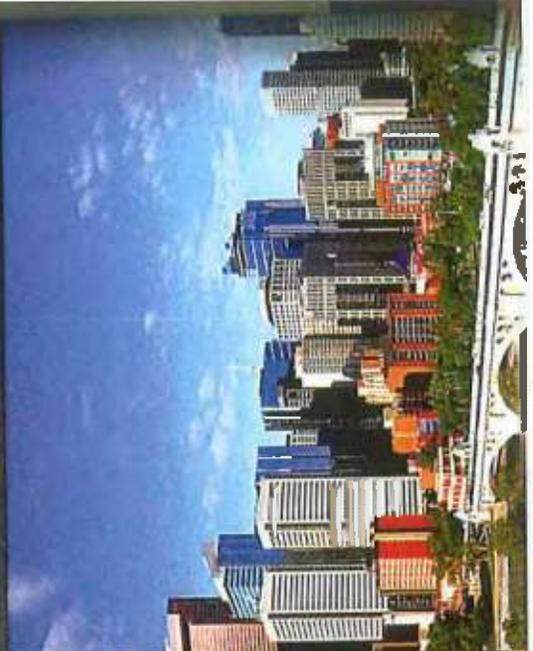


Development Summary

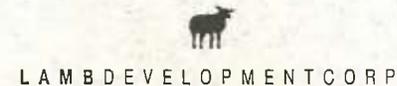
FORTRESS
REAL CAPITAL

- Established developer Brad J. Lamb with a track record of over 120 successfully marketed and sold projects
- Site is located in close proximity to the downtown core and is the first in the neighbourhood
- Project has already received positive local press and attention (source: Calgary Herald)
- Prices in Calgary are at a 6 year low, indicating a good value buying opportunity (source: Calgary Sun)
- Calgary condo market is very affordable (income vs prices) and well below the national average (source: RBC)
- Business is booming in Calgary and attracting more companies to downtown; highest commercial rents in Canada (source: Globe & Mail)
- Alberta economy is in a strong recovery upswing with a major boost from skilled immigrants with a desire to own real estate (source: CBC news)





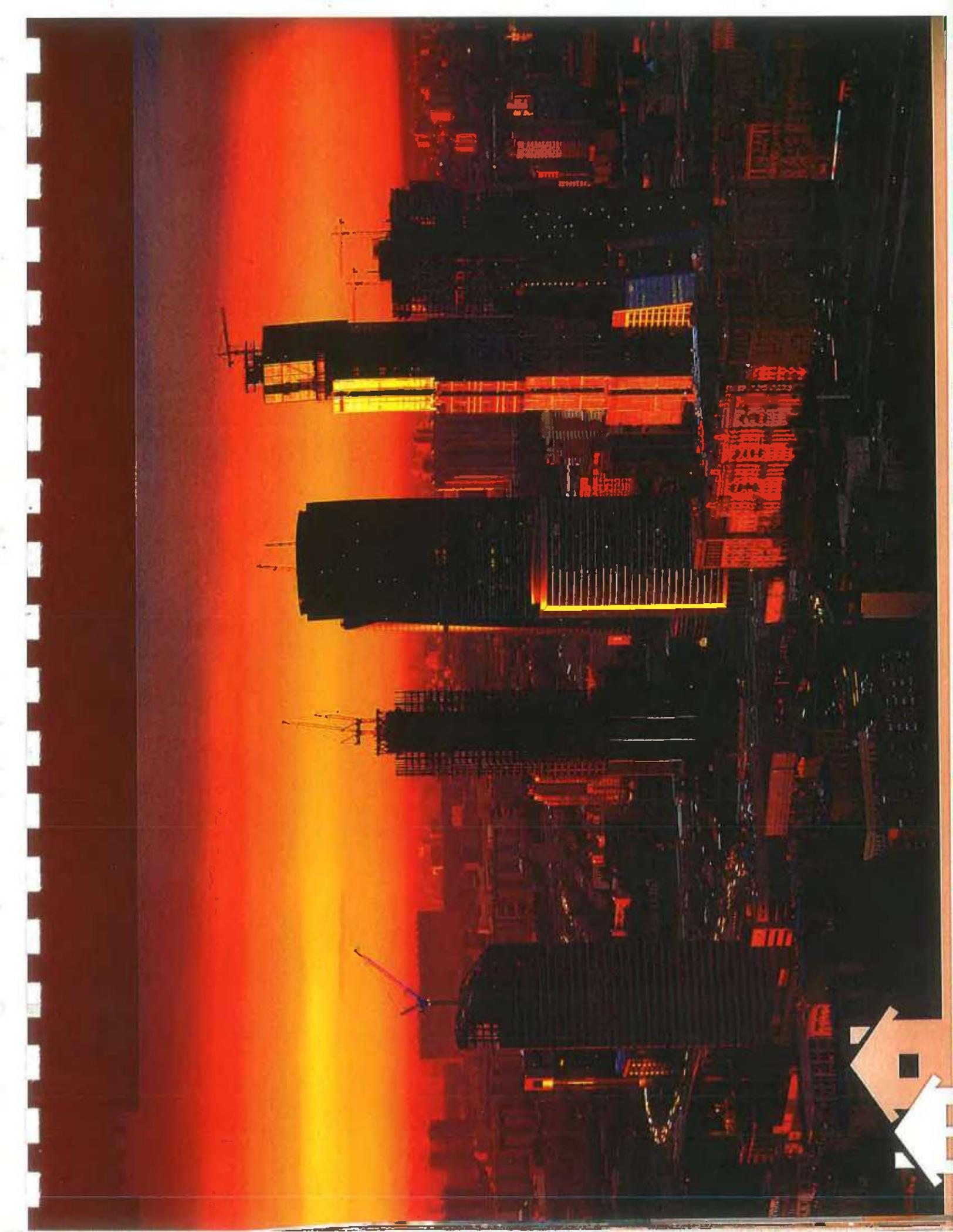
Fortress focuses on large scale, blue chip development deals with established builders and developers with decades of experience; brands such as Hilton Hotels, Brad J Lamb and CityCore with projects in Toronto, Regina, Calgary and Ottawa.



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

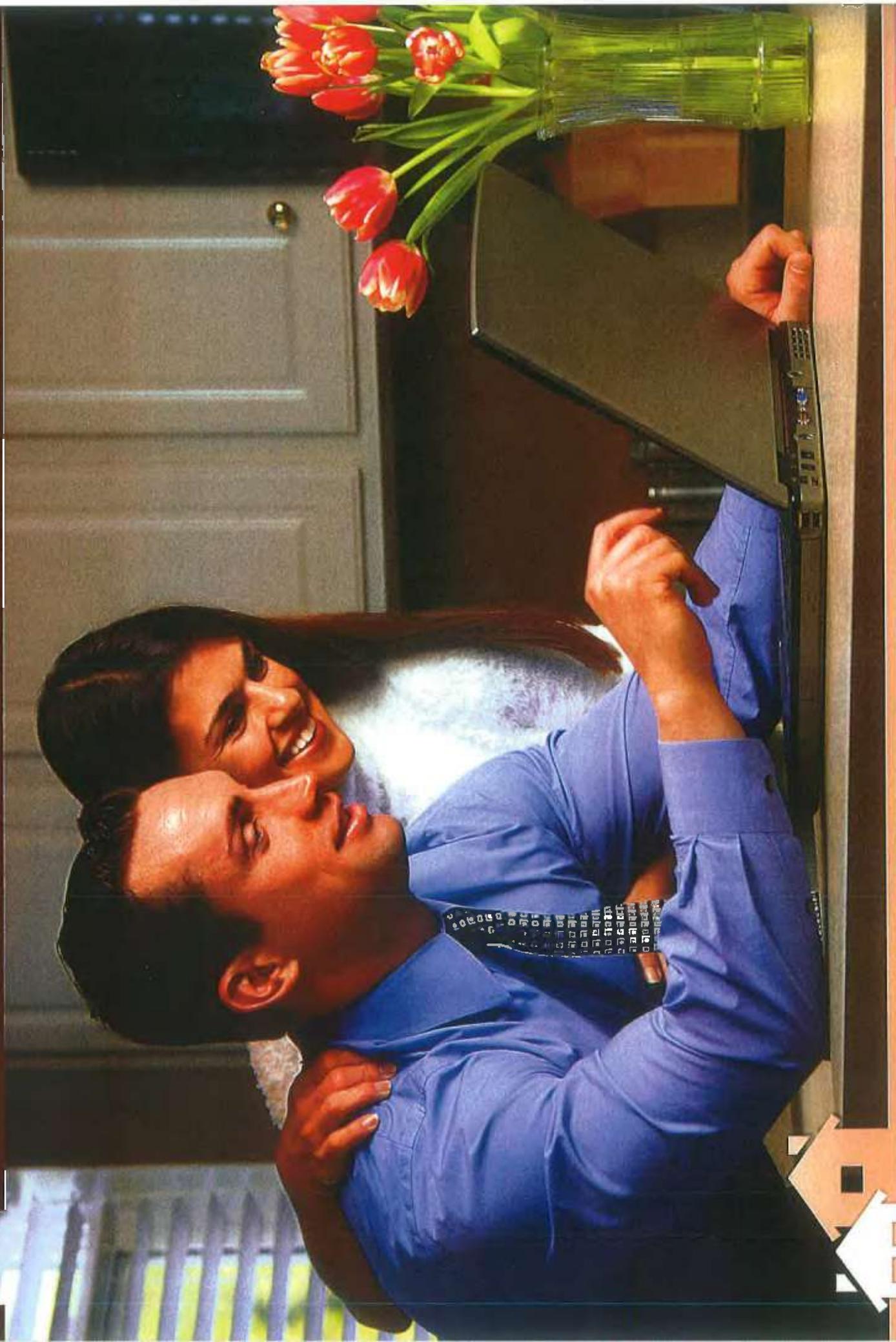
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REAL CAPITAL



Principal \$100,000	Year 1	Year 2	Year 3	Totals
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*





New Dollars

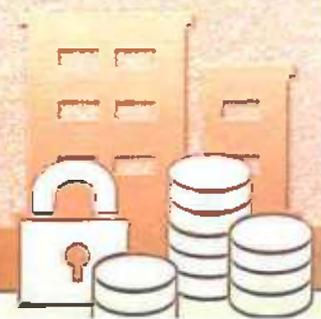
Cash: Certified Cheque or Bank Draft to administering Lawyer in Trust

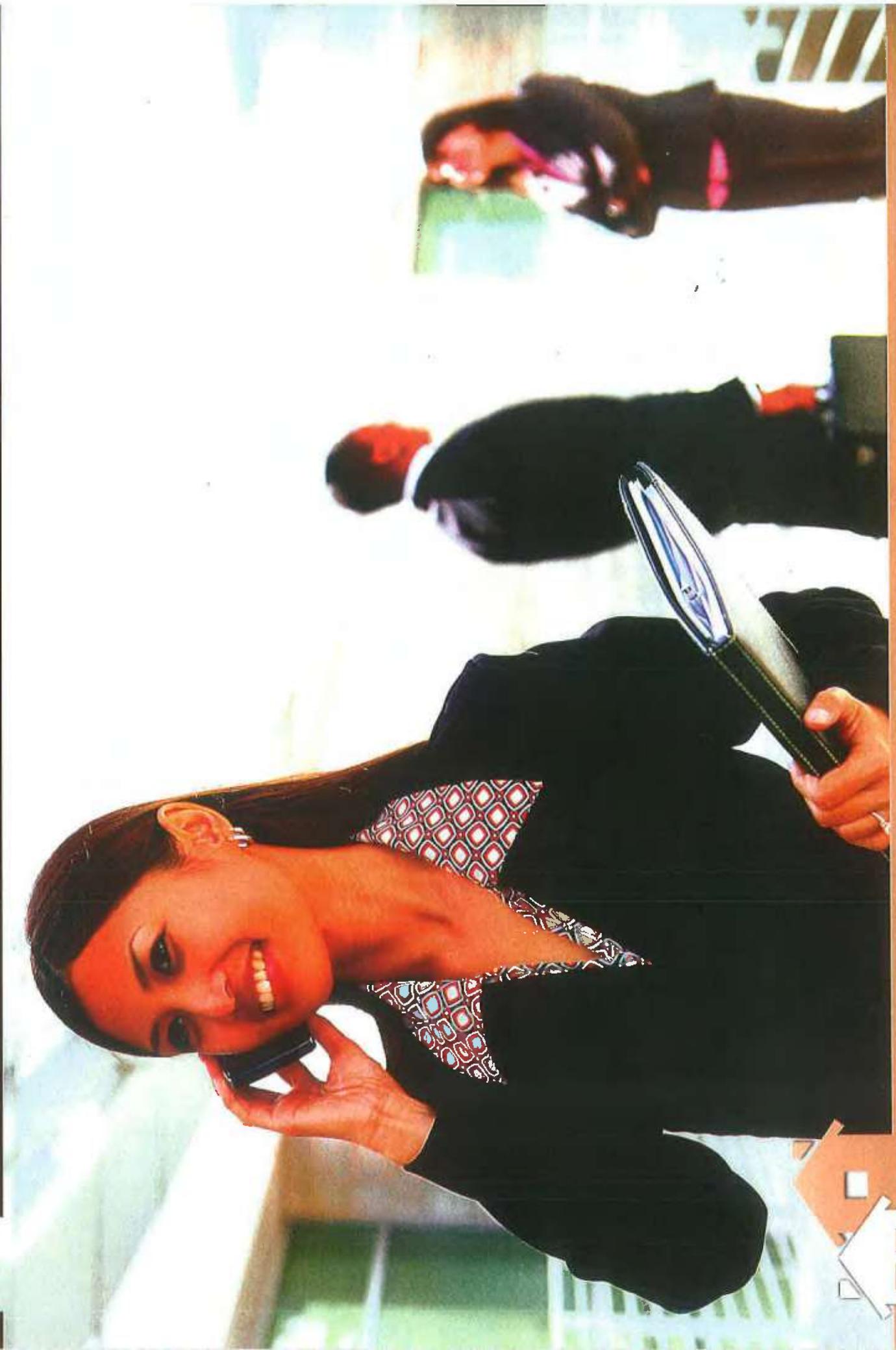
RSP: A new contribution can be made

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)**





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.

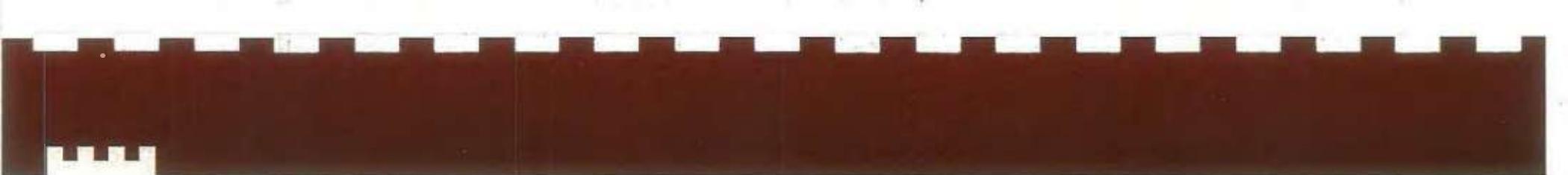
In every transaction, you will speak to and get advice from a licensed mortgage agent/broker and a lawyer who will provide ILA (independent legal advice). In some instances, where required by local rules and regulations, the services of a registrant may also be engaged.

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



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www.fortressrealcapital.com



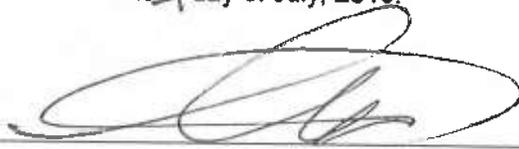
This is not an offer to sell securities. Any investment must be made pursuant to all appropriate legal contracts, agreements and, where required, an offering memorandum. Interested persons are invited to obtain a copy of the offering memorandum. Fortress Real Capital is a product, not a mort-

Exhibit "H"

to the Affidavit of

Jawad Rathore, sworn before me

this ²⁷ 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.

HARMONY VILLAGE

Master Planned Seniors Community



INVESTMENT OBJECTIVE IN HARMONY VILLAGE

To provide a secured return on capital by financing a two phase seniors and community development in Toronto

Project Features

- Phase 1: fifty townhouses and two 9 storey manor buildings
- Phase 2: two 30 storey condo towers; East tower for independent living, West Tower for seniors residences
- Facility includes a 30,000 square foot community space featuring movie theatre, swimming pool and bridge/mah jong tables
- All seniors programs and services to be offered by St Paul's Lamoreaux Community Services; a non-profit with 30 years of experience and funding from all three levels of government
- Site is adjacent future plans for new TTC subway or LRT lines
- Citycore Developments, with their partner Invar, have extensive experience including: Mozo Condos, Nautica Towers in Barrie and the famous One Post Road on the Bridle Path

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)
- Available for purchase through Cash, RRSP, LIRA, LIF, RIF, RESP & TFSA

Investment Summary

- Initial Offering: \$7,400,000
- Estimated Returns: 48%
- Investment Term: 4 years
- Minimum Subscription: \$25,000 (\$15,000 RESP/TFSA)
- Annual Fixed Distribution: 8% (paid quarterly)
- Developer: CITYCORE Developments Inc.
- Planner: Bousfields Inc.
- Cost Consultant: Altus Group



*Note: Partial remittance of principal on Phase 1 at the end of year 2.
* Some conditions apply - See contract for details



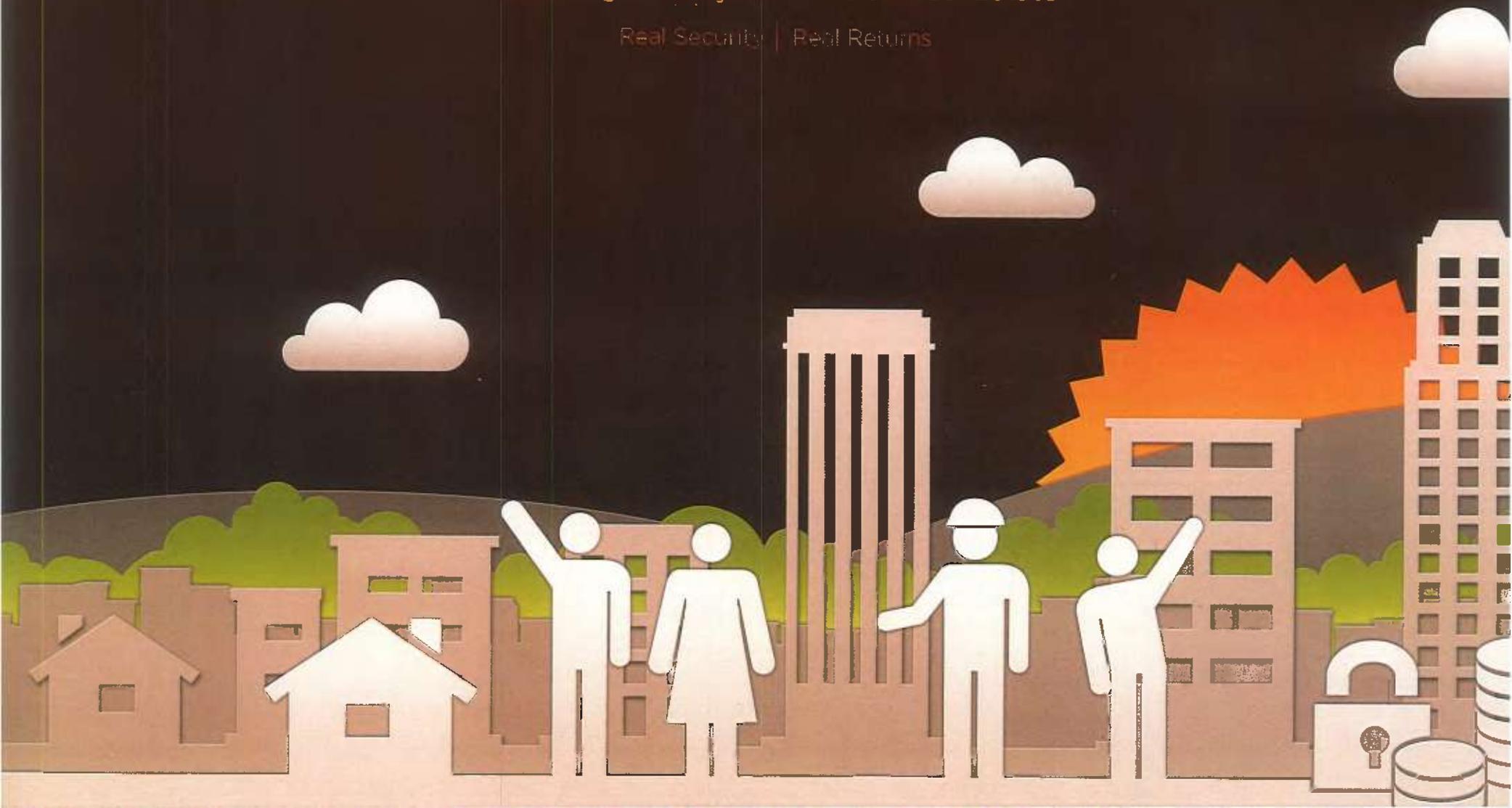
Disclaimer: Fortress Real Capital is a product offered by Centro Mortgage Inc. (FSCO License 10102). This project is available to Ontario residents only. Please speak with a licensed mortgage agents/broker for more details. All project images displayed on this material are artist renderings only and are subject to change without notice.

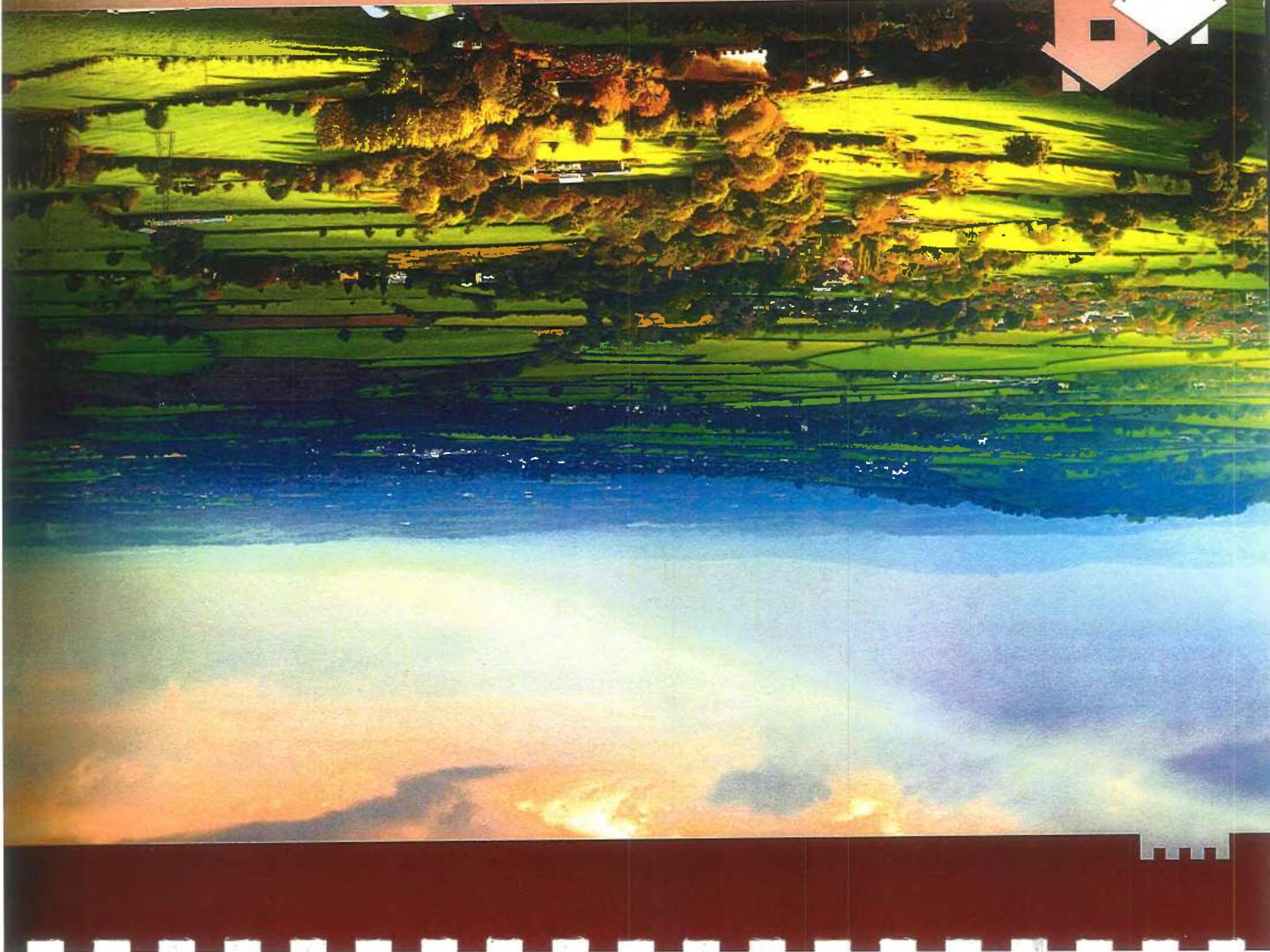


FORTRESS
REAL CAPITAL

Investing Directly In Canadian Real Estate

Real Security | Real Returns





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.

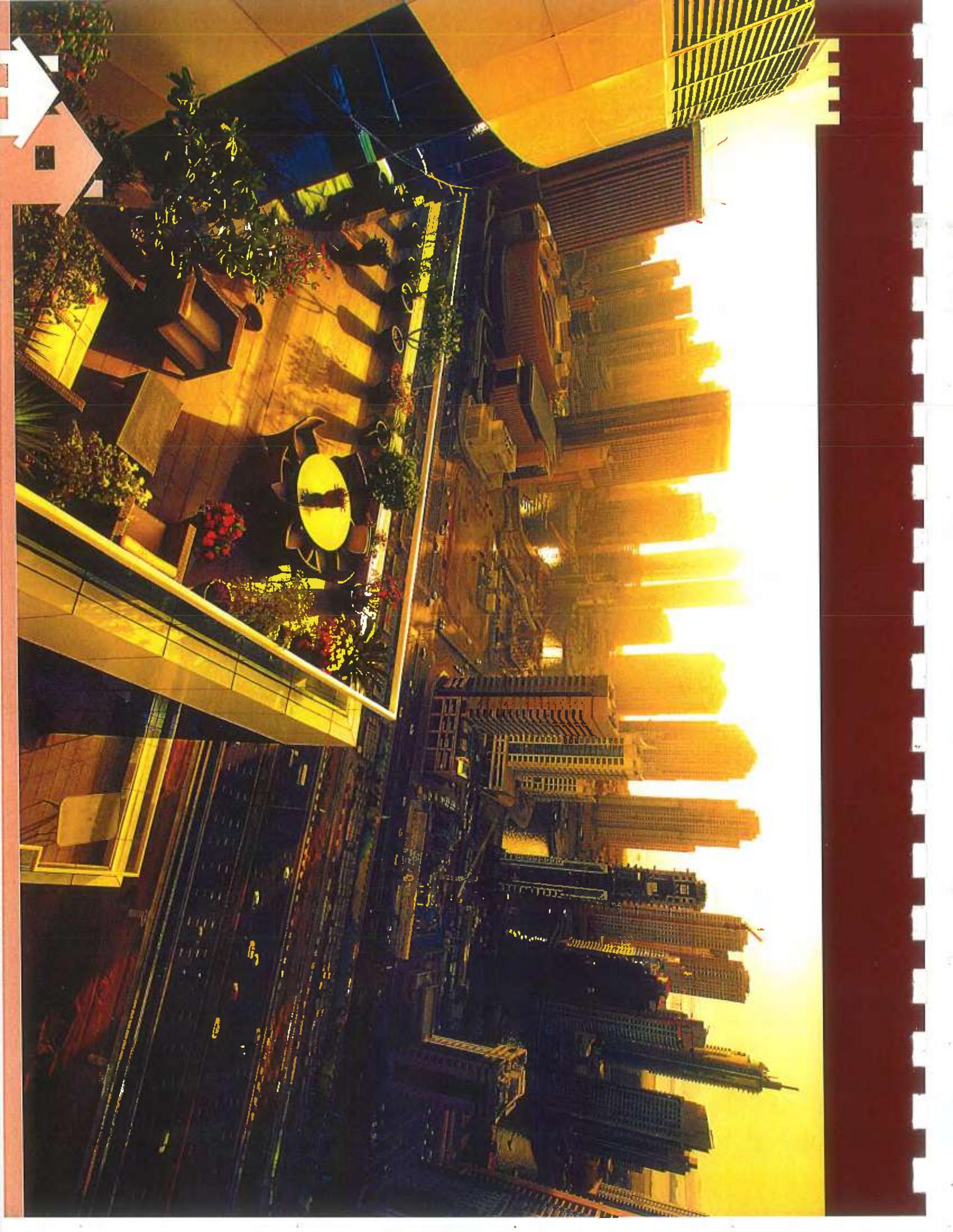


Speak to your financial advisor or professional for more information on how the Fortress Real Capital product (offered by Centro Mortgage, FCSO License 10102) can make sense for you and your family.

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

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





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.



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!



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

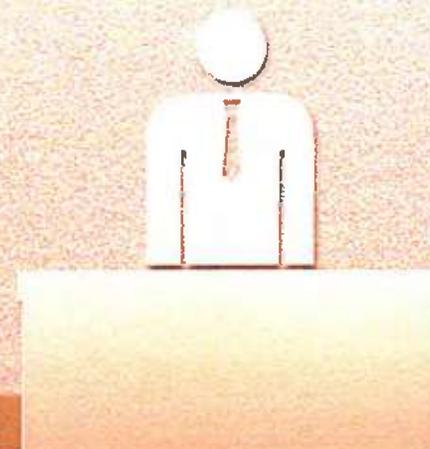
Monitoring, Estimates and Cost Verification

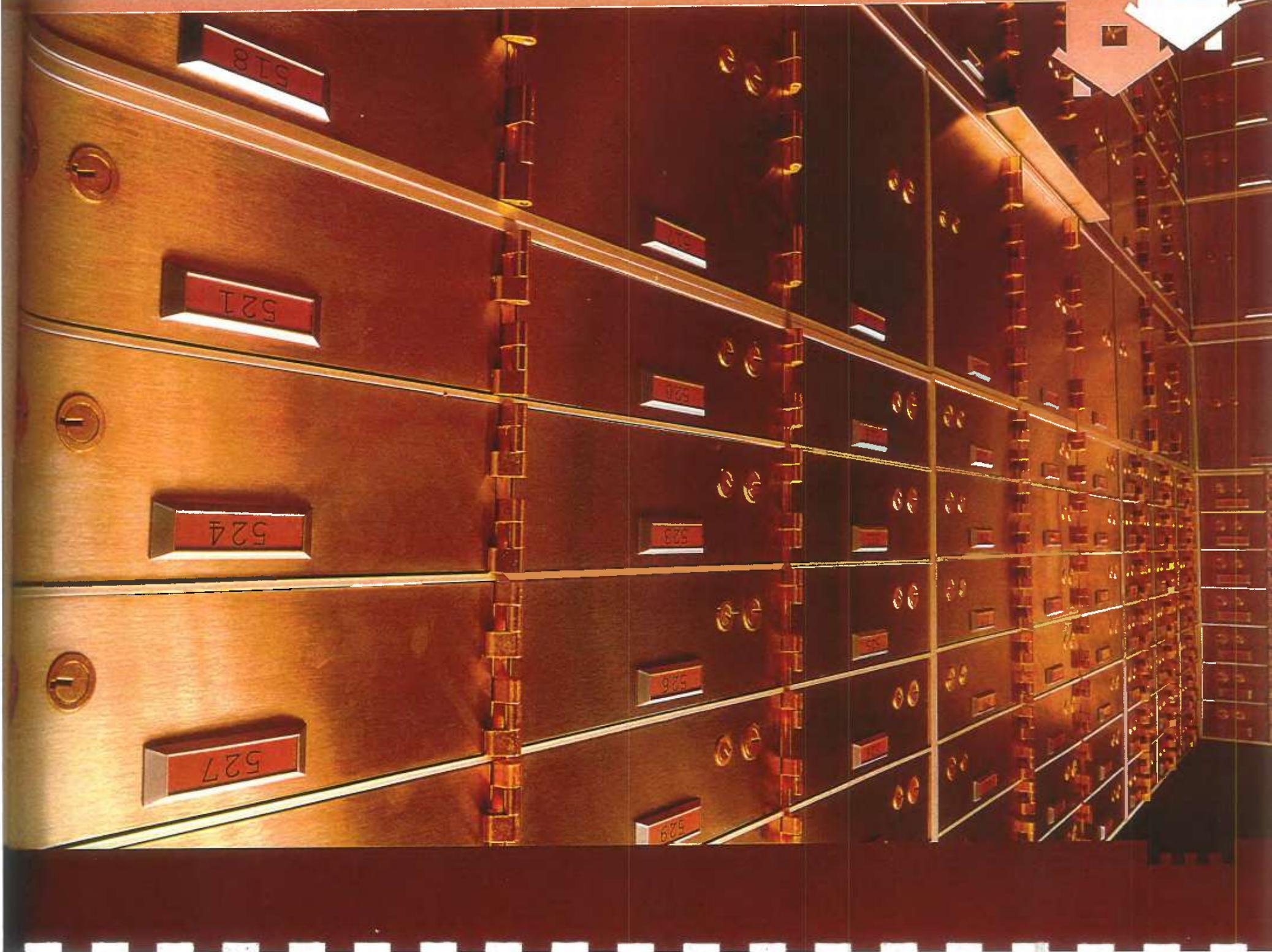
Then it's off to the cost consultants and engineers. They look at the developer's pro-forma to make sure that all development and construction costs are accurate; the same consultants the bank uses to monitor and distribute out money on \$100 Million construction loans.

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.





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 or necessary pre-sales?

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 zoning calls for 14 stories, that is what we will seek to build. By working with the current planning, Fortress reduces the risk of potential development delays that can stall a project.

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

We have all heard and seen horror stories when this happens; projects 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 head office. These monies are securely maintained in a separate account to ensure that the funds required to pay the interest on your full term is safely administered and available at the proper intervals.

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

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

Therein lies the benefit of a syndicate mortgage structure; all investments carry fixed terms and defined horizons. Monies are due back at the completion of the term and any delays in construction or completion provide additional exit options:

1. A negotiated extension for which the developer/builder compensates the investor
2. A re-financing 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 have their monies paid back prior to the developer's equity or any other shareholder.



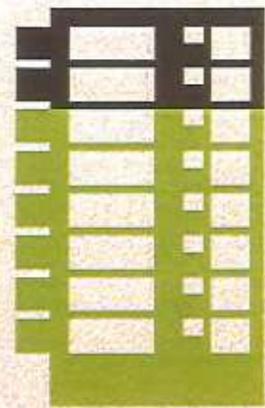


What is Loan-to-Value Ratio?

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.



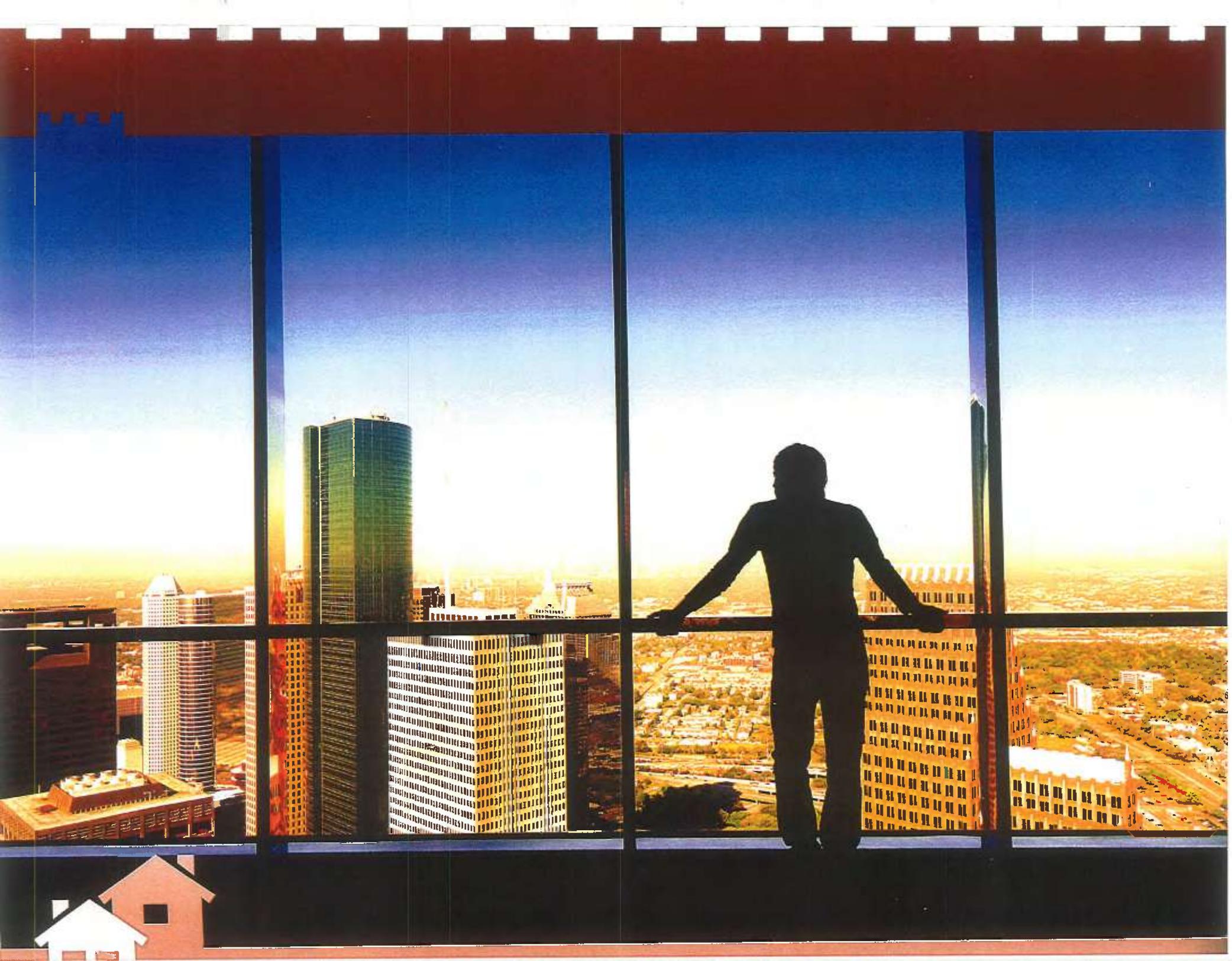
When buying a home, you might provide a down payment of 25% and then borrow the rest of the money (75%) from a bank. This is a 75% LTV mortgage where the debt is 75% of the total value of the property.



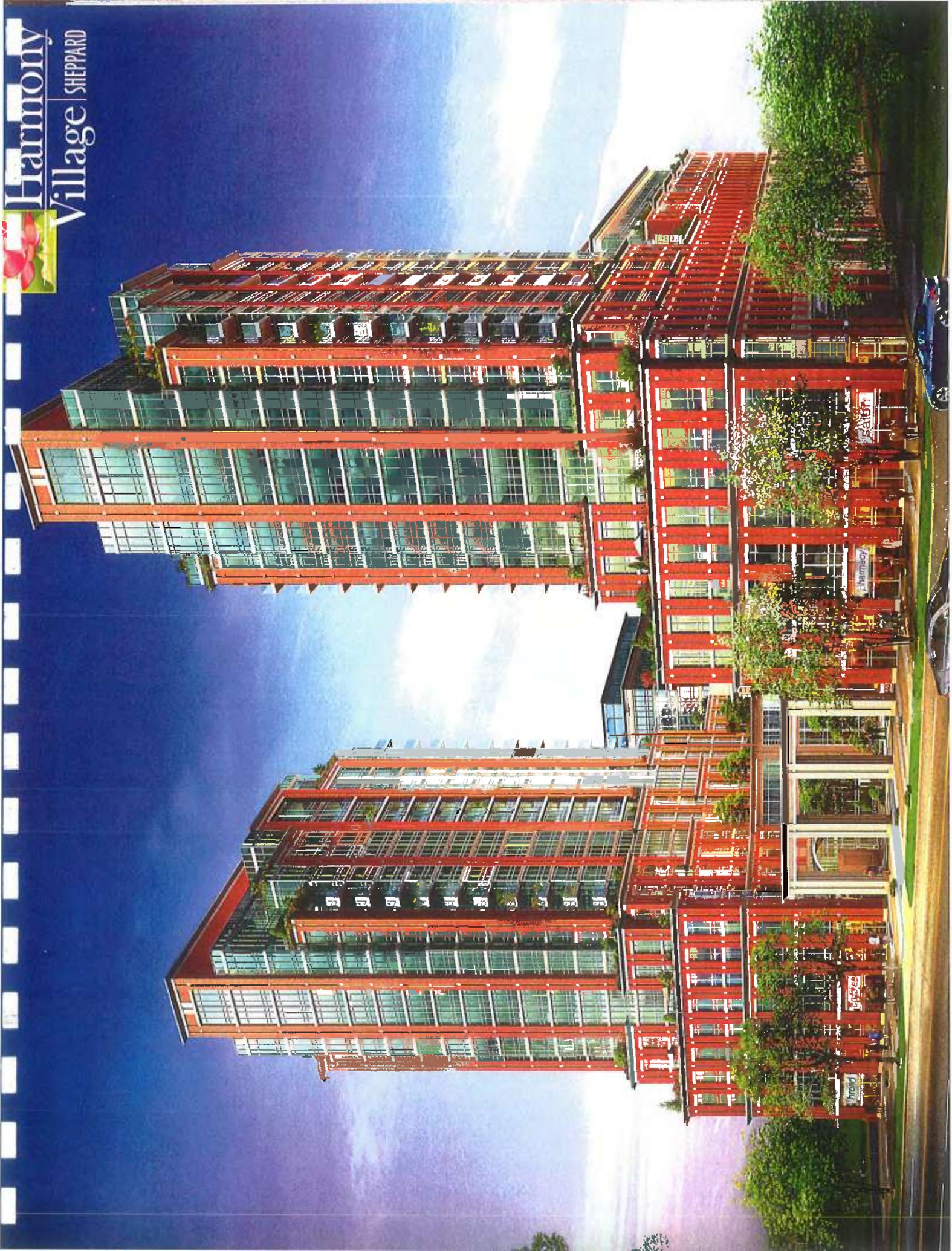
In a Fortress syndicate mortgage, we employ similar LTV ratios of about 75% to 80%. In the event of a sale, the bank's land loan/construction mortgage and the Fortress syndicate mortgage get paid before the remaining equity in the property is paid to the developer. In the event of a sale, Fortress investors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

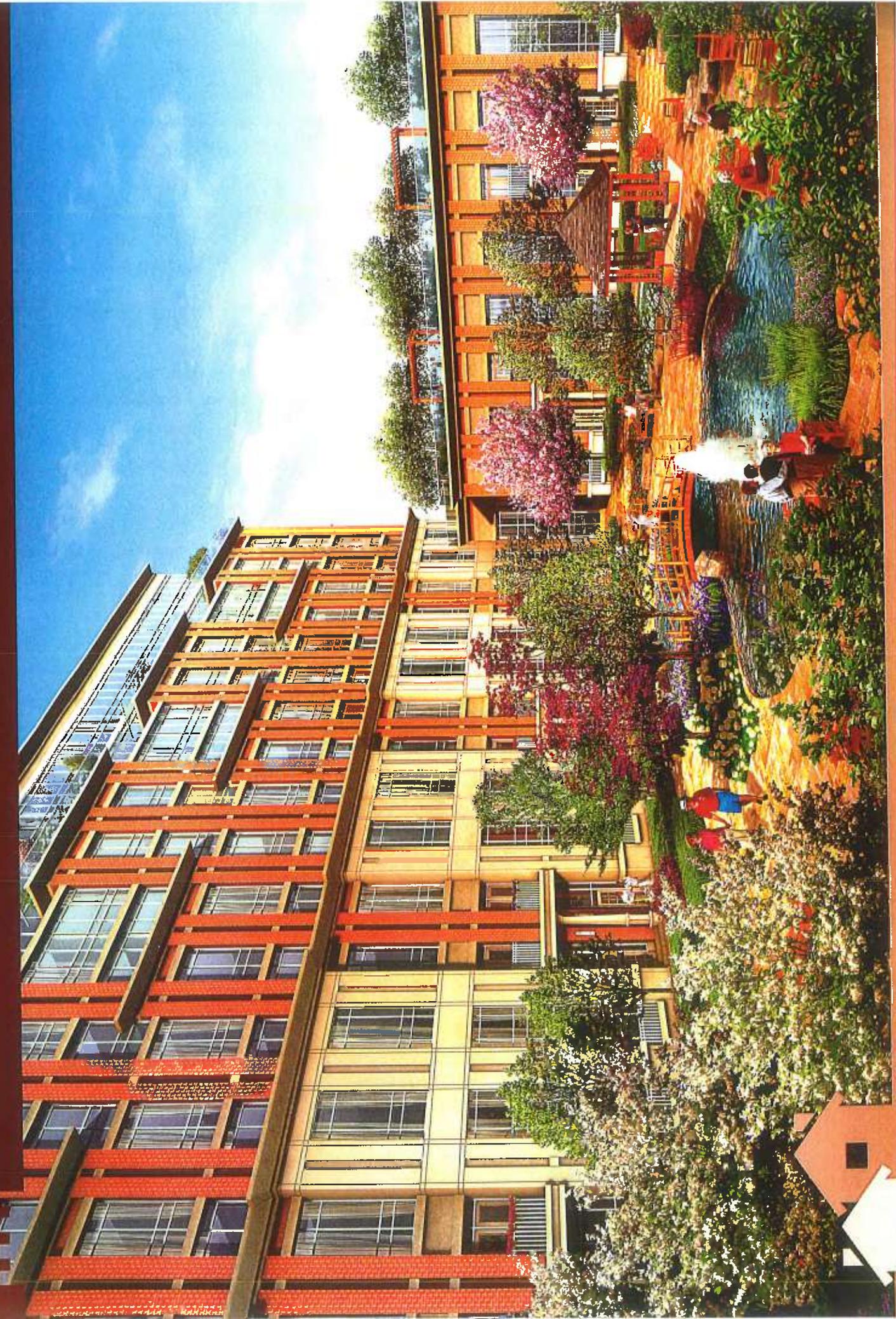
Proper site valuations are essential. Fortress employs appraisals that are provided by certified and accredited appraisal professionals that carry the AACI designation. In some cases, third party research reports are obtained by experts to provide the valuation opinion.





Harmony Village SHEPPARD





Located on Sheppard Avenue just west of Warden Avenue, Harmony Village is a multi phase development aimed at the burgeoning seniors market.

Phase One

Phase One is two 9 storey manor towers and thirty townhouses on the north side of the land parcel. Construction is expected to start in mid-2012 and complete in about 18 months at which time Fortress clients will receive partial discharge on their investment.

Phase Two

Phase Two will be two 30 storey towers with a massive 30,000 square foot community centre; the West Tower will be geared towards independent living and the East Tower will operate as a full service seniors residence. All residents from both phases will have access to the community space and all its amenities and services.



Since 1976, City Core Developments (together with their build partner Invar) have completed several successful and well known projects. When choosing a site to invest in, the track record of the developer is one of the most important factors to consider.



One Post Road,
the Bridle Path



Nautica,
on Barrie's waterfront



Mozo Condos,
downtown Toronto



Bousfields:

Planning and Urban Design

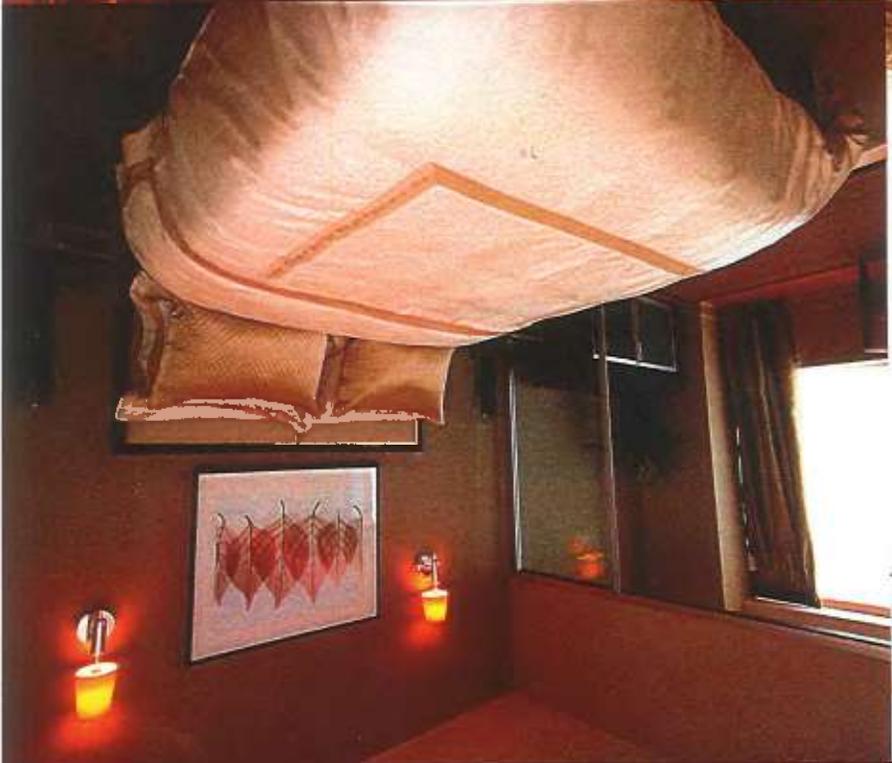
For over 50 years, Bousfields Inc. has offered a full range of planning services associated with the preparation of official plan amendments, zoning by-law amendments, draft plans of subdivision, site plan approvals, minor variances and severances for a broad client base of both public and private sector clients. Bousfields is recognized as one of the foremost community and subdivision design specialists in the Province and has worked on dozens of master planned communities and urban developments.

Altus Group:

Street Smart, World Wide

Since 2005, Altus Group, the result of the merger of three of Canada's leading real estate consulting companies, has grown exponentially, with a network of over 65 offices in 14 countries worldwide, including Canada, UK, Australia, USA and the Middle East. Their clients include banks, financial institutions, governments, pension funds, asset and fund managers, developers and landlords; companies looking for expertise in managing costs on projects and profitable results.





“Harmony Village is poised to provide residents with an active, fulfilling lifestyle for many years to come.”

Harmony Village Sheppard is the first ever condominium project to partner with a non-profit organization, with the goal of providing residents with a pre-established community and an existing network of compassionate caregivers. Through a unique partnership with St. Paul's L'Amoreaux Centre, the new Harmony Village-St. Paul's Community Centre will offer a large variety of social, educational and health programs to Harmony Village residents, as well as seniors in the neighbourhood. “It's a wonderful way to establish a happy, vibrant community. Many baby boomers are accustomed to high quality, independent living,” says Jack Pong, the developer of the project.

Harmony Village Sheppard, through their partnership with St Paul's L'Amoreaux, will offer more services than any other seniors building in North America including a movie theatre, swimming pool and 24 hour on-site paramedics & emergency response teams.

A recent study by KPMG predicts Canada will need an extra 52,000 retirement beds by 2016 alone at an estimated cost of \$17 billion.

The Globe & Mail reports: “that opens the door for independent operators to fill the gap... trends are now pointing towards constructing units that range from studio sized apartments... to high end, multi-room suites. (Additionally), that means a need for buildings that feature state-of-the-art exercise equipment and dynamic activity programming”

*- Affluent boomers expect cruise ship living on land,
Oct 17 2011*

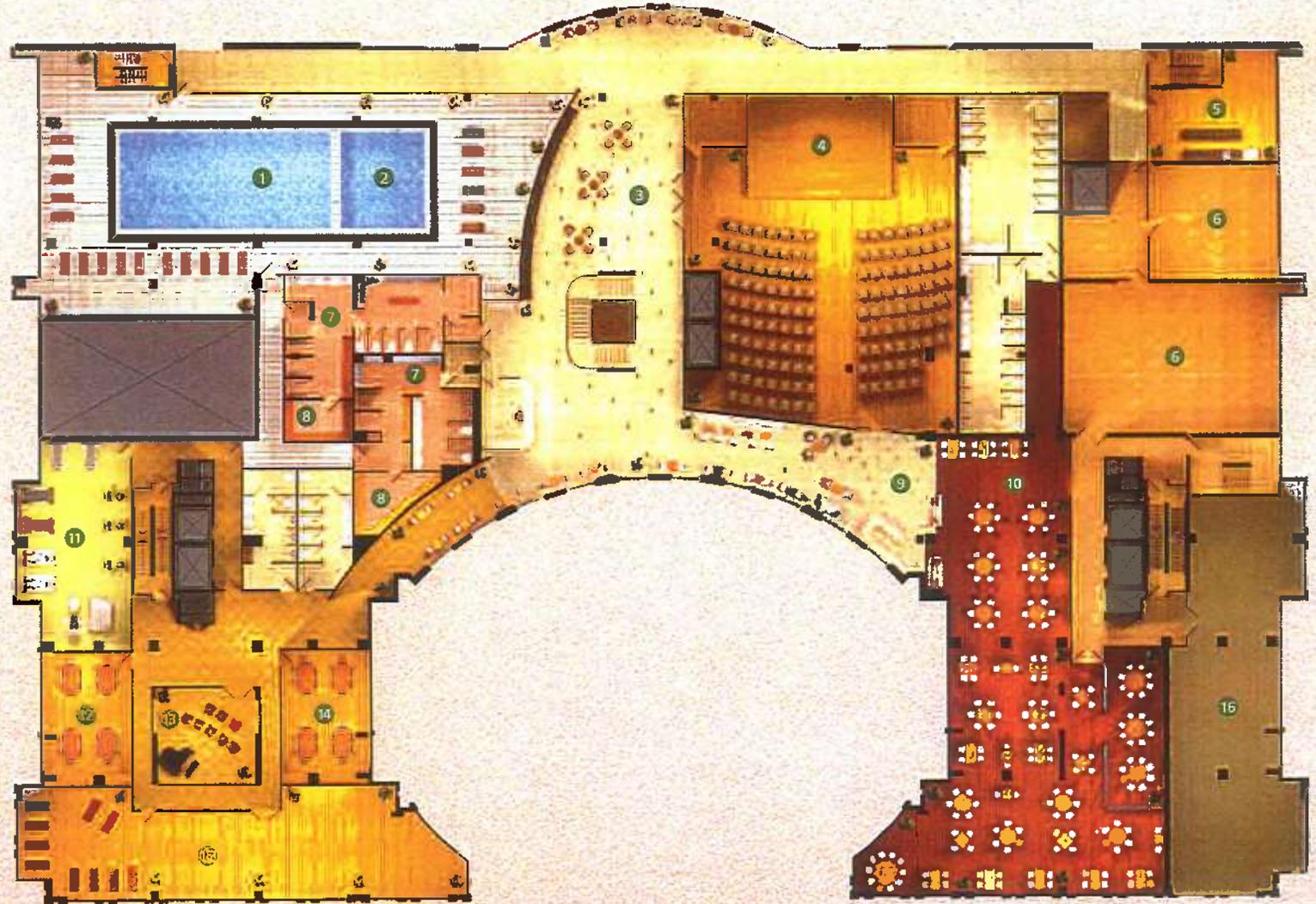


Village Amenities

- Swimming Pool
- ① Aqua-therapy Pool
- ② Exhibit Area/Lounge
- ③ Amphitheatre/Concert Facility
- ④ Cooking Class Room
- ⑤ Kitchen Area
- ⑥ His & Hers Change Rooms
- ⑦ Steam Rooms
- ⑧ Bar/Lounge Area
- ⑨ Restaurant/ Dining Room
- ⑩ Fitness Centre
- ⑪ Card & Games Room
- ⑫ Music Room
- ⑬ Arts & Crafts Room
- ⑭ Music Room
- ⑮ Yoga/Dance Studio
- ⑯ Harmony Village-St. Paul's Services

Additional Amenities Not On Rendering

- Computer Room
- Library/Lounge
- Theatre/Seminar Room
- Cappuccino Bar/Tea Room
- Party Rooms
- Billiard Room
- Courtyard Garden and Pond
- Putting Greens
- Outdoor Walking Path
- Indoor Walking Promenade
- Retail Shops and Services



Area Amenities

Restaurants & Coffees

- 1 Esquire Restaurant
- 2 Yukata Japanese Rest.
- 3 Popeye's Chicken
- 4 Tim Hortons
- 5 King George Armory
- 6 Roti Boys
- 7 Coffee Time
- 8 Han Kang Restaurant
- 9 Lin Garden Restaurant
- 10 Red Lobster Restaurant
- 11 Taco Bell Restaurant
- 12 McDonald's
- 13 Golden Seven Chinese Cuisine
- 14 Resto Pappadums Inc.
- 15 Druxy's Famous Deli
- 16 Phoenix Firkin
- 17 Golden Griddle
- 18 Yorkland Coffee
- 19 Timothy's
- 20 Atrium Cafe
- 21 The Olives Bar & Restaurant
- 22 Starbucks
- 23 Mr. Jerk

Medical - Healthcare

- 1 Wishing Well Pharmacy
- 2 Pars Pharmacy
- 3 Sheppard Warden Pharmacy
- 4 Pars Medical Centre
- 5 Family Walk In Medical Clinic
- 6 Fairview Pharmacy
- 7 Finch Warden Pharmacy
- 8 Main Drug Mart
- 9 Scarborough Grace Hospital
- 10 Pharma Plus
- 11 Glendower Family Health Care
- 12 St. Demiana Drugs Ltd
- 13 Shopper's Drug Mart

Recreational - Entertainment

- 1 Tam O'Shanter Golf Club
- 2 Donalds Curling Club
- 3 Roger's Video
- 4 Gloria's Piano Studio
- 5 Fairview Cinema
- 6 Library
- 7 Kennedy Commons Cinema
- 8 Blockbuster
- 9 St. Paul's L'Amoreaux Centre

Banks

- 1 Scotiabank
- 2 Bank of Montreal
- 3 Royal Bank
- 4 ING Direct
- 5 TD Bank
- 6 CIBC

Groceries, Beer, Liqueur

- 1 Korush Fine Foods
- 2 Aprozar Fresh Fruit & Veggie
- 3 Pik-Kwik Convenience Store
- 4 Food Depot Supermarket
- 5 Yorkland Food Services
- 6 Marcy Fine Foods
- 7 The Beer Store
- 8 Price Choppers
- 9 Dominion
- 10 LCBO
- 11 Bulk City

Place of Worship

- 1 Bridlewood Presbyterian
- 2 Tamil Christian Church of Can
- 3 St. Paul's L'Amoreaux Anglican Church
- 4 Wesley Chapel Free Methodist
- 5 New Life Christian Church
- 6 Holy Spirit Roman Catholic
- 7 First Alliance Church
- 8 St Nicholas Greek Orthodox





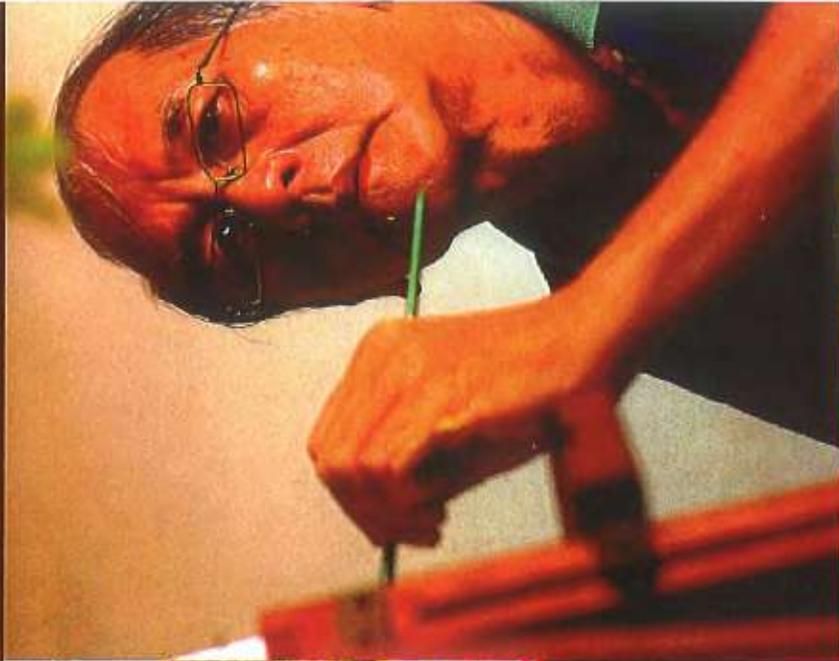
St. Paul's
Community Services
and Housing



At the heart of Harmony Village Sheppard is the unique partnership with St. Paul L'Amoreaux. For over 30 years, St. Paul's has provided caring, client-focused services as the top funded not-for-profit organisation providing seniors care and services.

With funding from all three levels of government (municipal, provincial and federal) , the award-winning volunteer driven services will provide residents of Harmony Village Sheppard with a wide range of recreational and informational programs to make the development into a true interactive community!





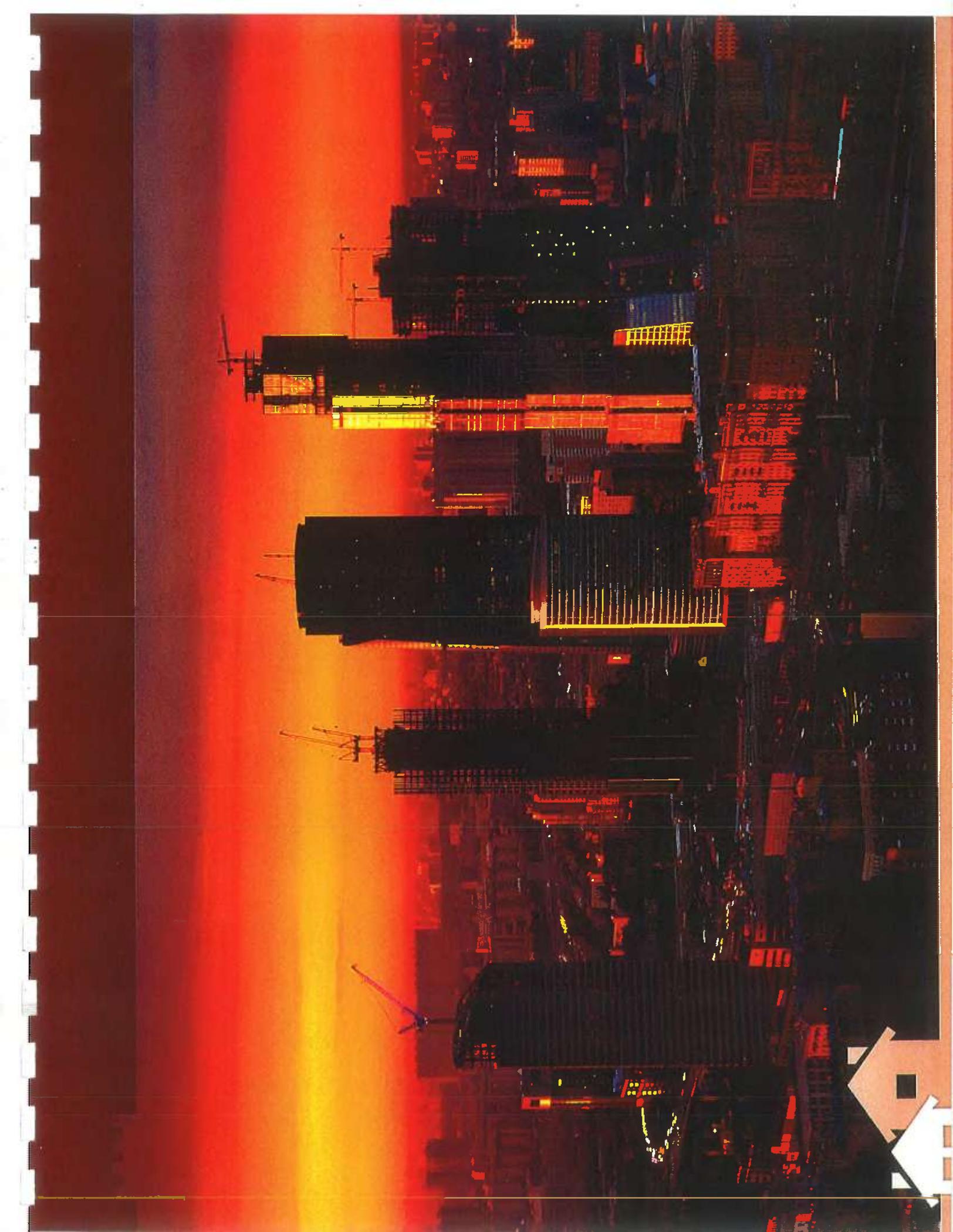
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Terms and Highlights

- 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)

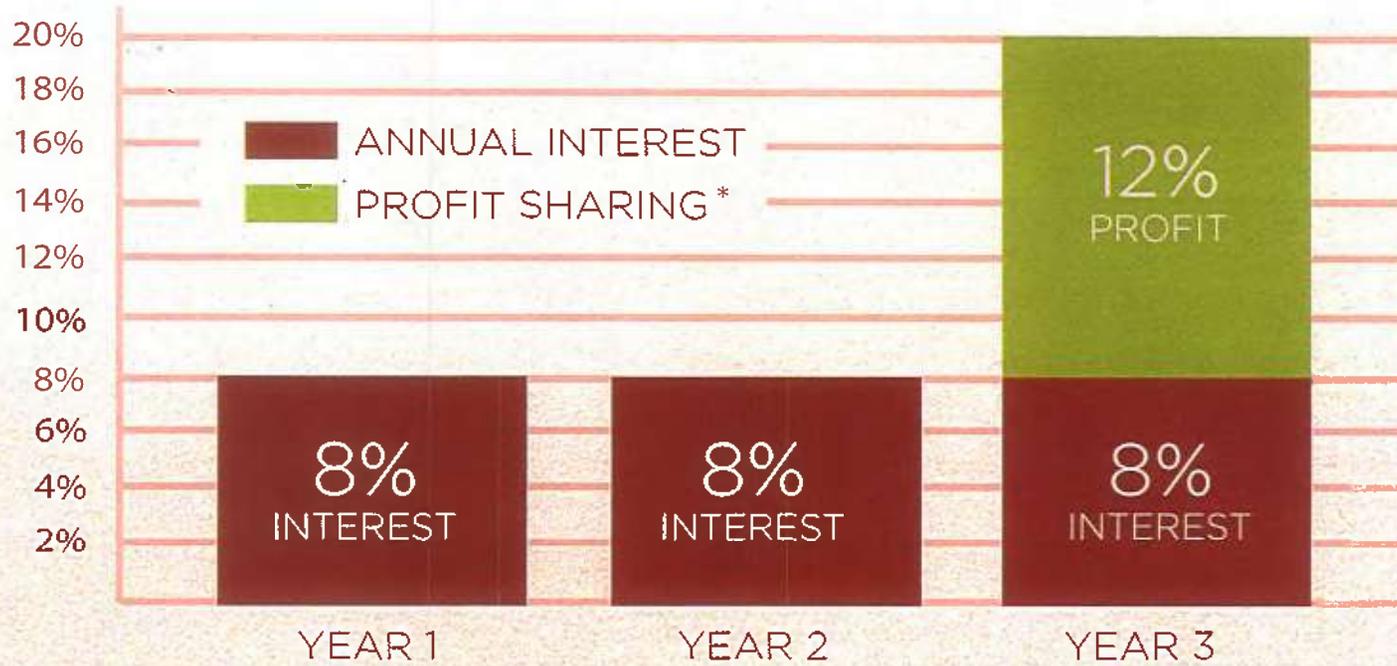
Defined Terms, Fixed Horizons, Direct Collateral





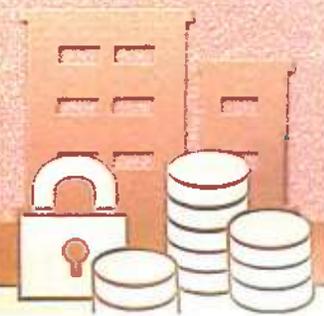
Investment Summary

FORTRESS
REAL CAPITAL



Principal \$100,000	Year 1	Year 2	Year 3	Totals
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*





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)**





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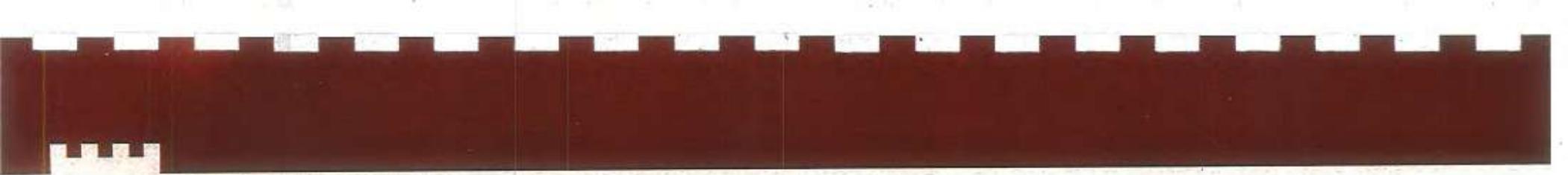
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Investing that makes sense!





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- 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



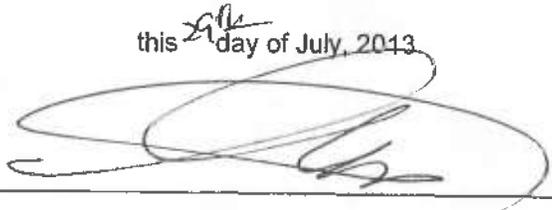
This is not an offer to sell securities. Any investment must be made pursuant to all appropriate legal contracts, agreements and where required, an offering memorandum. Interested persons are invited to obtain a copy of the offering memorandum. Fortress Real Capital is a product, not a mort-

Exhibit "I"

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.



Investing Directly In Canadian Real Estate

Real Security | Real Returns



- For advisor use only -



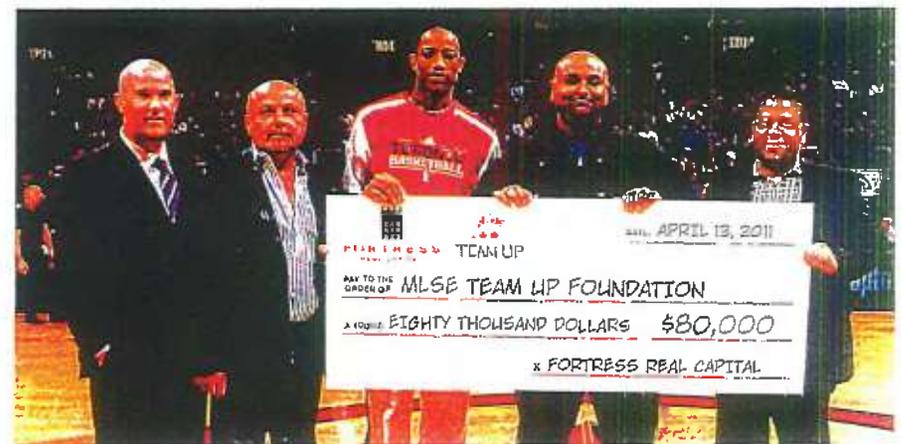
Profile



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!

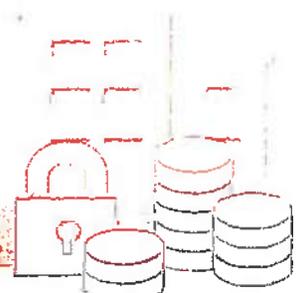
Fortress is an investment product that allows you to invest and participate directly in large scale Canadian real estate development projects. Since 2002, retail investors have been investing with top quality Canadian developers and enjoyed the steady returns and unique security offered by premium projects 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.

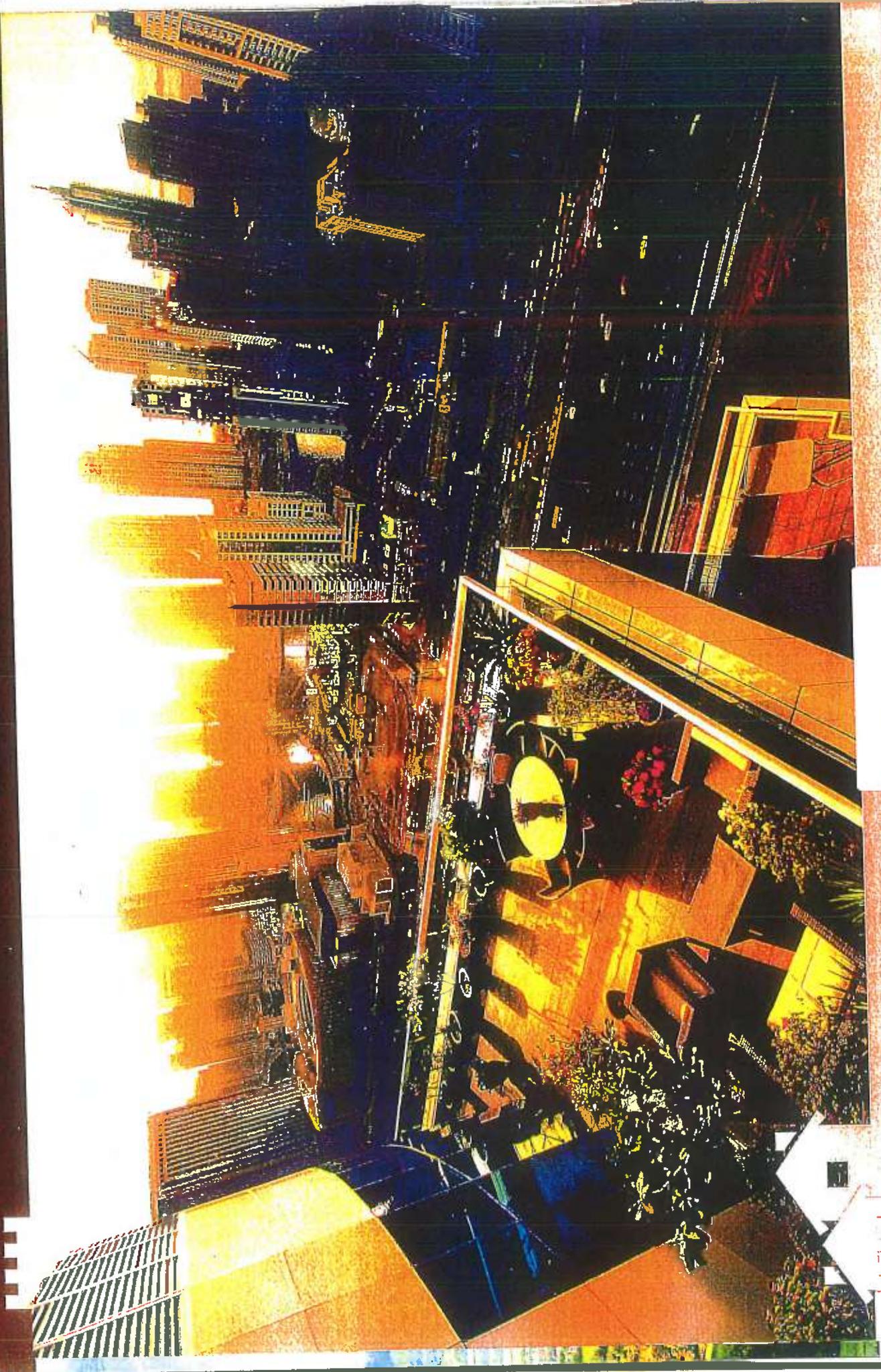
Speak to your financial advisor or professional for more information on how the Fortress Real Capital product (offered by Centro Mortgage, FCSO License 10102) can make sense for you and your family.



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

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





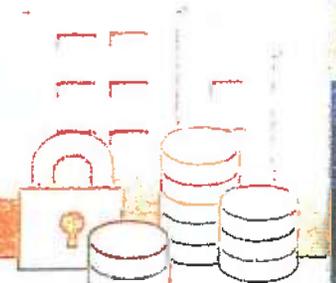
Product Overview

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.



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

STEP 1

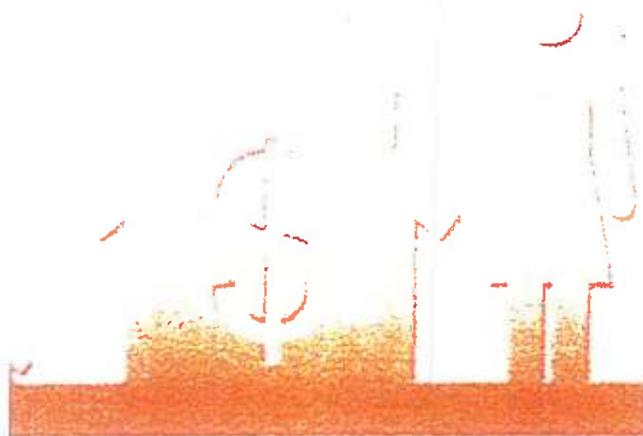
Mortgage Underwriting and Risk Adjudication

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

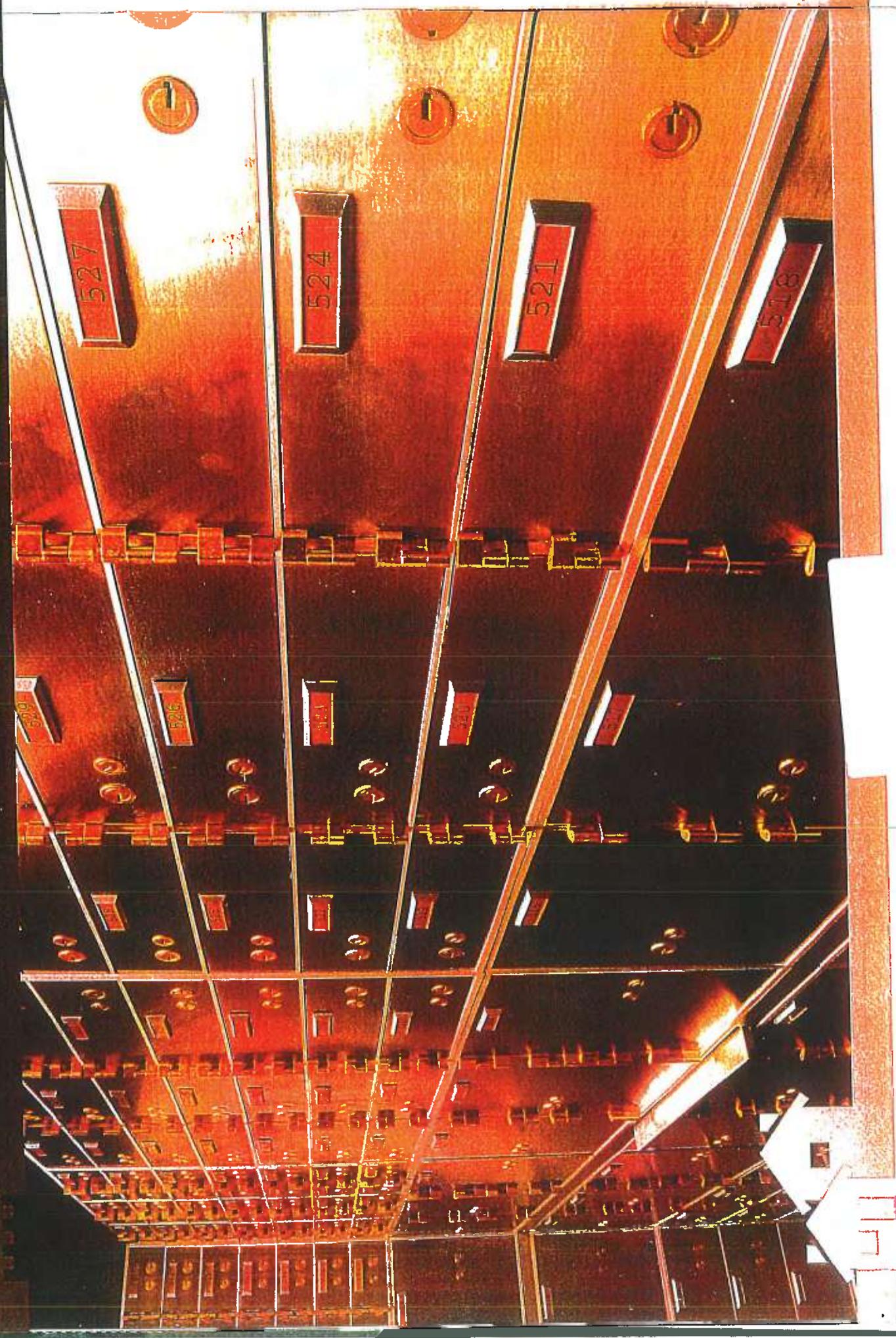
Then it's off to the cost consultants and engineers. They look at the developer's pro-forma to make sure that all development and construction costs are accurate; the same consultants the bank uses to monitor and distribute out money on \$100 Million construction loans.

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.





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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 or necessary pre-sales?

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 zoning calls for 14 stories, that is what we will seek to build. By working with the current planning, Fortress reduces the risk of potential development delays that can stall a project.

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

We have all heard and seen horror stories when this happens; projects 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 head office. These monies are securely maintained in a separate account to ensure that the funds required to pay the interest on your full term is safely administered and available at the proper intervals.

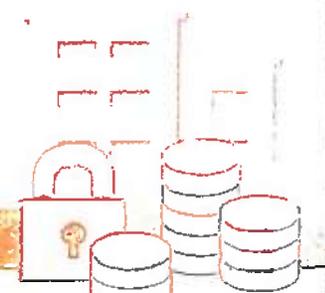
Additionally, once in the construction phase, projects carry performance and labour/material bonds in addition to insurance policies on the builder. These checks and balances are in place to protect the project as much as possible from cost over-runs and costly delays.

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

Therein lies the benefit of a syndicate mortgage structure; all investments carry fixed terms and defined horizons. Monies are due back at the completion of the term and any delays in construction or completion provide additional exit options:

1. A negotiated extension for which the developer/builder compensates the investor
2. A re-financing 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 have their monies paid back prior to the developer's equity or any other shareholder.



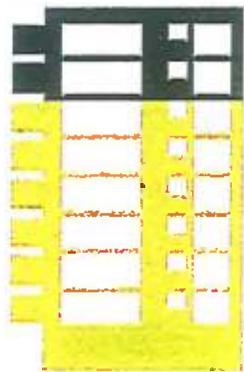


What is Loan-to-Value Ratio?

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.

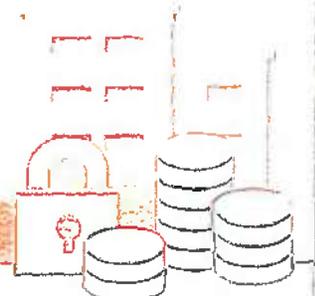


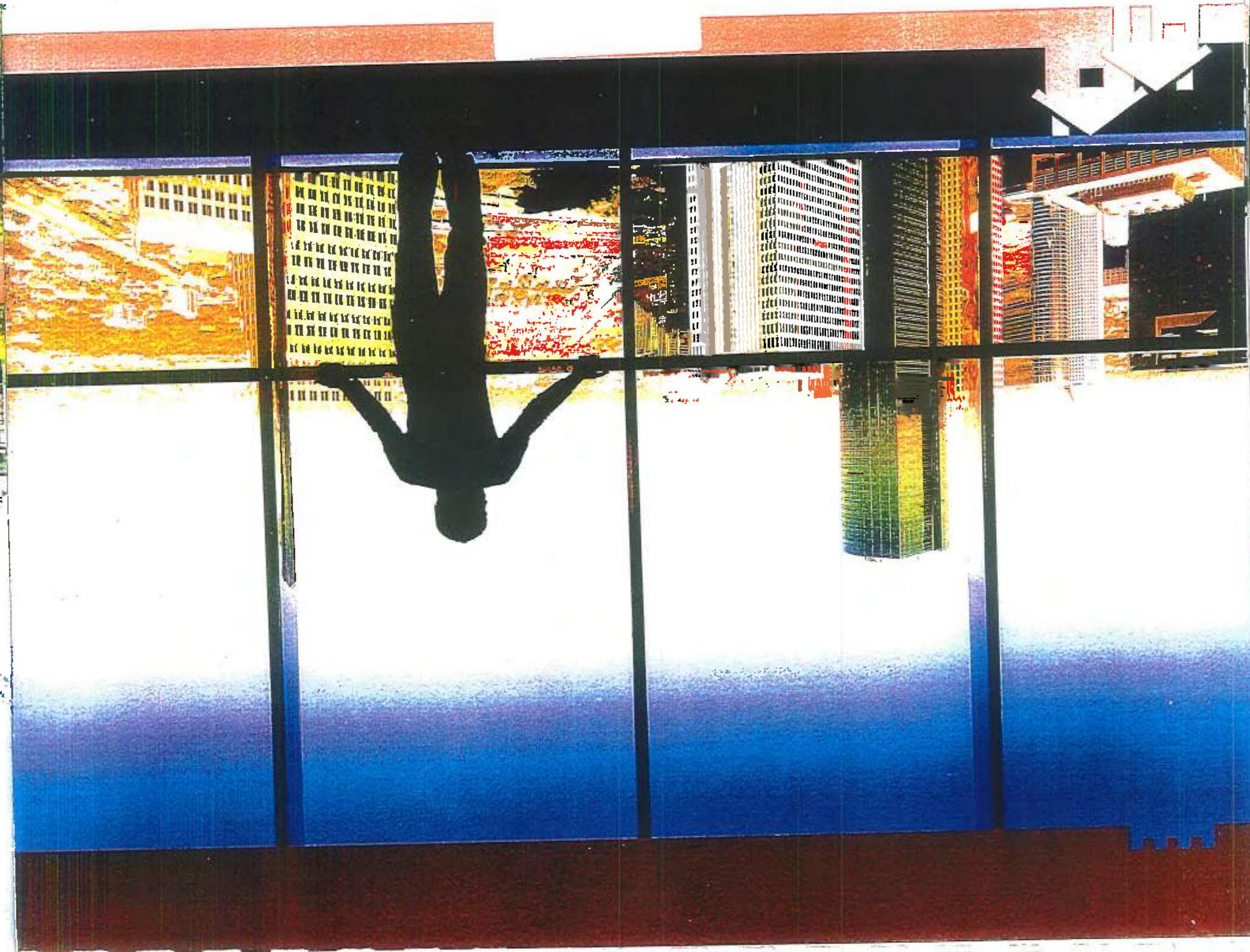
When buying a home, you might provide a down payment of 25% and then borrow the rest of the money (75%) from a bank. This is a 75% LTV mortgage where the debt is 75% of the total value of the property.



In a Fortress syndicate mortgage, we employ similar LTV ratios of about 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.

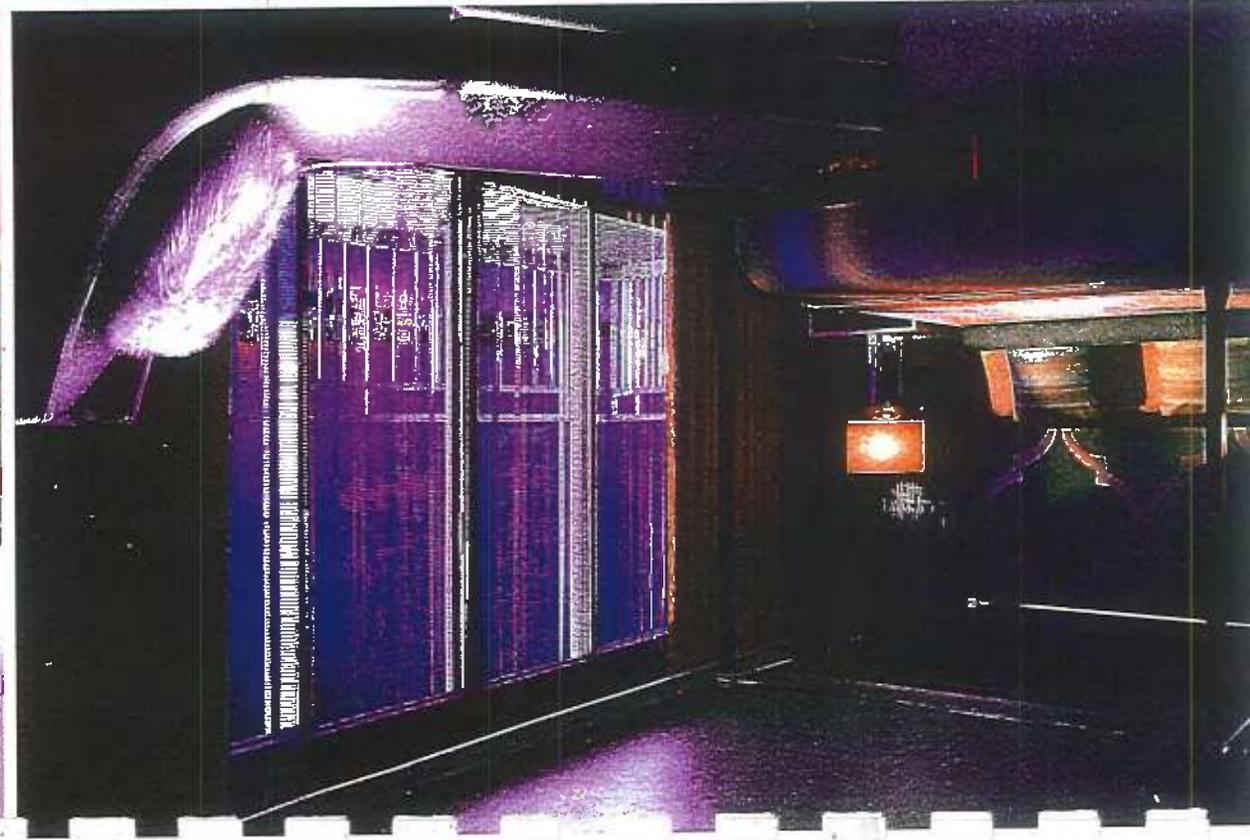
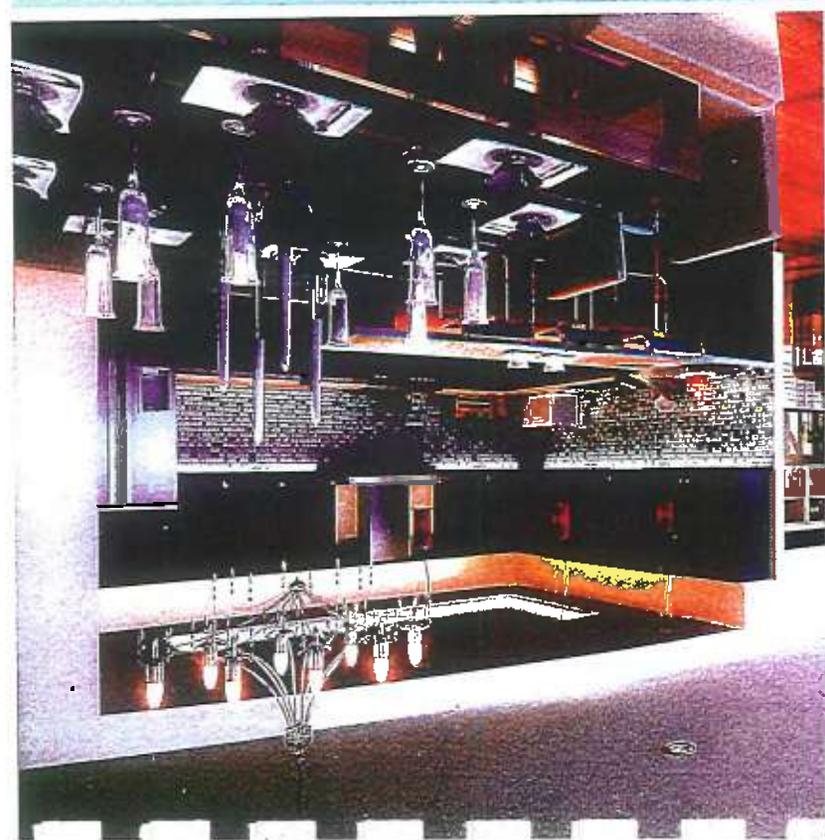
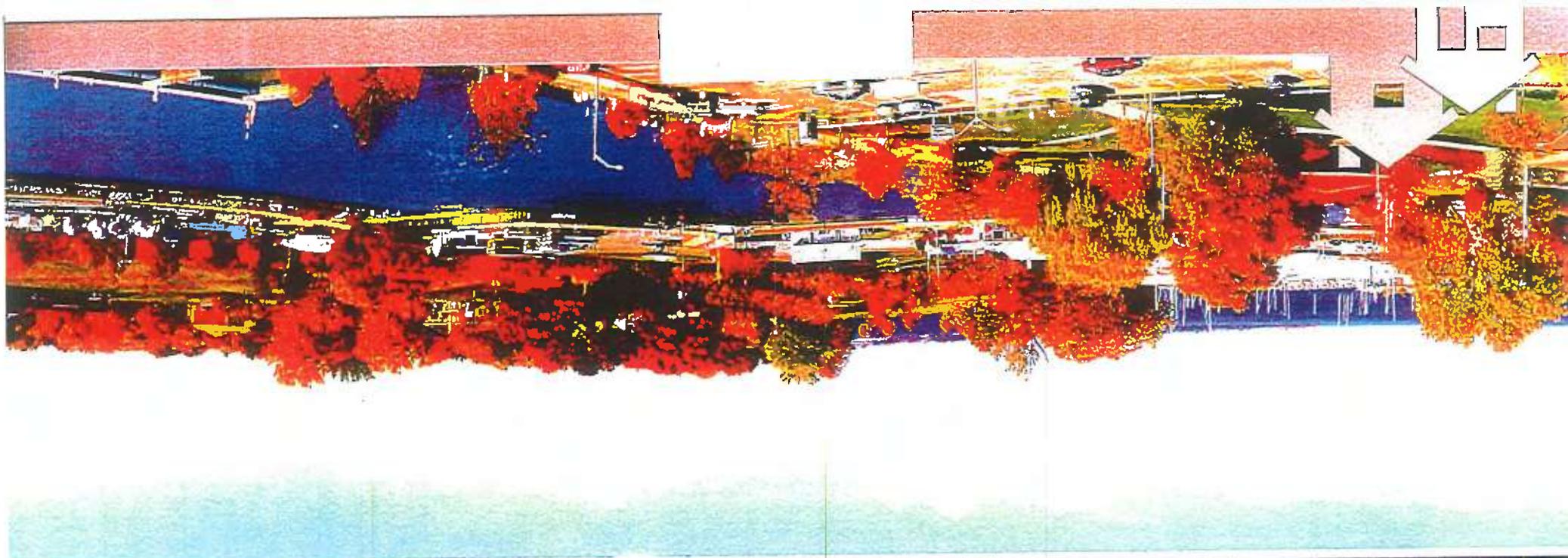




Port Place

by PDVC Development Ltd.





Current Offering

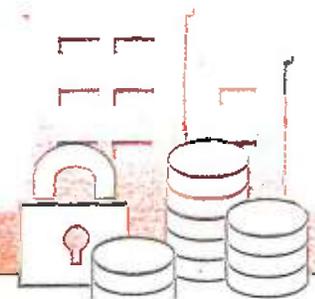


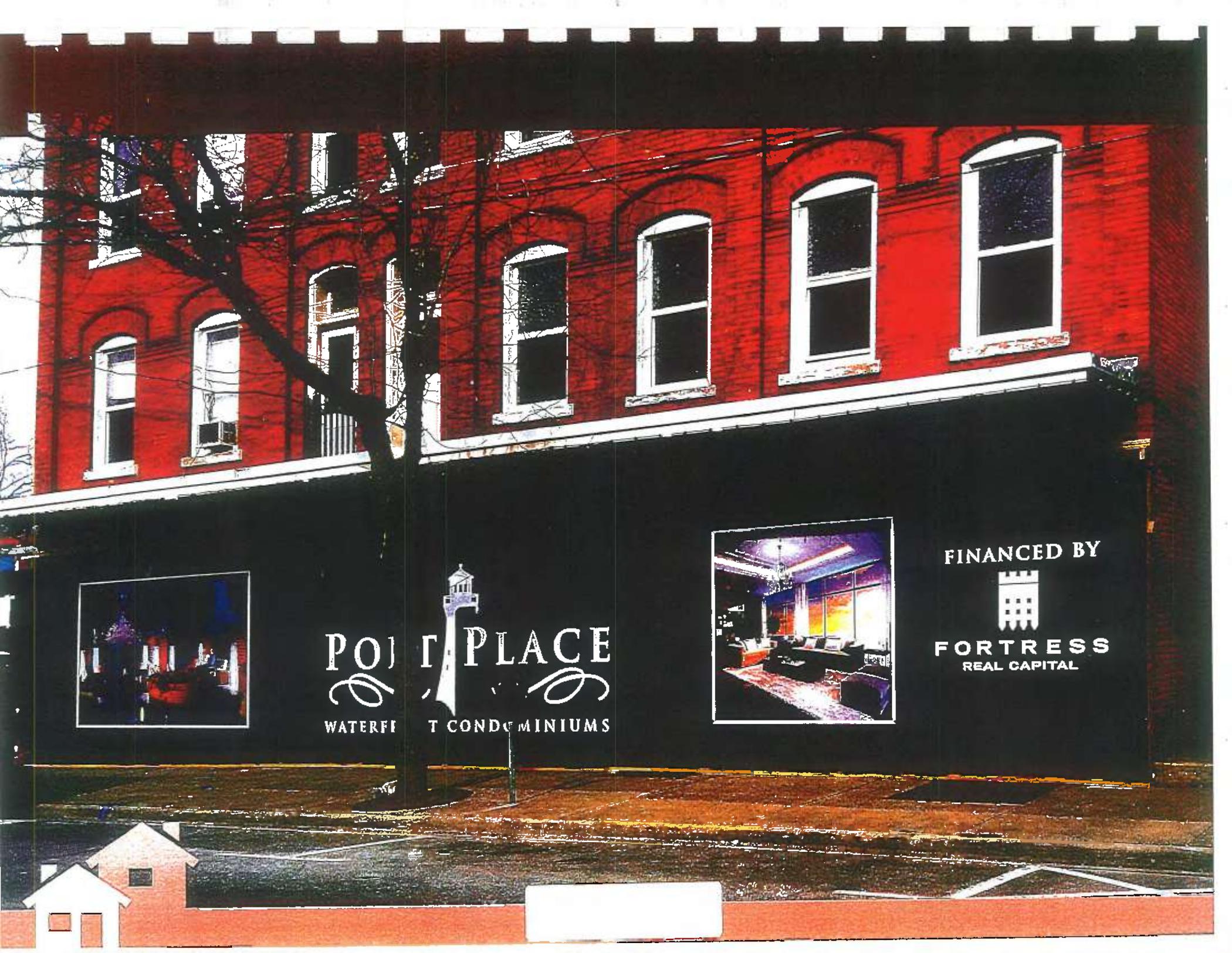
Located in the heart of scenic Port Dalhousie, Port Place is a waterfront residential and commercial development with Heritage designation.

A landmark in contemporary design, Port Place highlights the unique aspects of waterfront living along beautiful Lake Ontario in a vibrant yet peaceful setting.

Port Place has been designed to accommodate all. The development is fully approved and will include 80 residential units, a commercial plaza with a grocery store, shops, restaurants, a beautiful boardwalk, and a boutique hotel; with Festival Square at its heart.

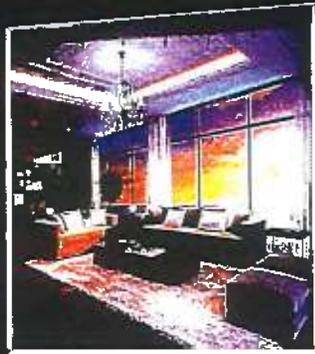
With civic and mayoral support, existing pre-sales and preliminary construction already underway, Port Place is a fantastic opportunity for investment.





POINT PLACE

 WATERFRONT CONDOMINIUMS



FINANCED BY

 FORTRESS
 REAL CAPITAL



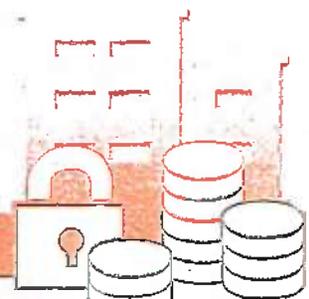
The Developer

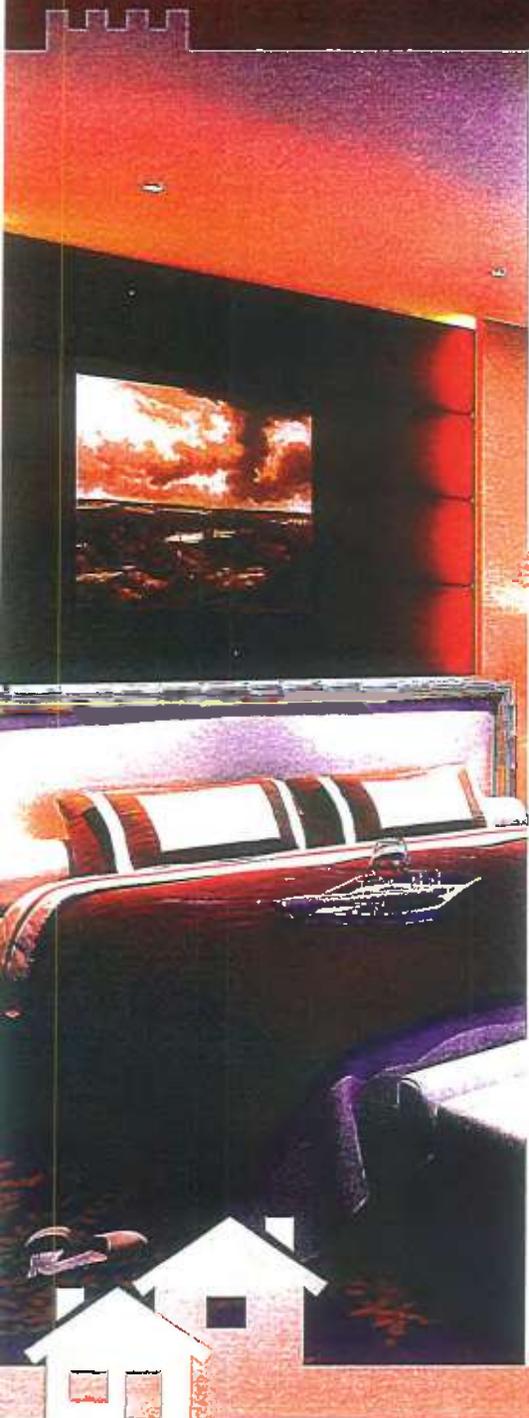


Derek Martin, President and CEO of PDVC, saw a great opportunity with this trendsetting development. Mr. Martin brings with him an abundance of heavy civil construction and development experience. He is also President and CEO of Landform Canada Construction Limited (LCCL), which is currently building two high-rise residential projects, one in the Ottawa area and a second in Newfoundland. Landform will also be the construction company used for Port Place.

Mr. Martin was the former President and CEO of a national construction company which specialized in heavy civil construction and structure rehabilitation. Under his stewardship, the company's annual revenues grew from \$50 million (2006) to over \$200 million (2010).

Born and raised in a small northern community, Mr. Martin has a clear vision of how Port Place can transform the village of Port Dalhousie, while keeping its charm and personality. With his dynamic leadership, Port Place will be built as a state-of-the-art development while maintaining its heritage roots.





The Private Residences offer understated elegance, stunning amenities and Port Dalhousie's acres of waterfront parkland as a backyard.

The Private Residences at Port Place are housed in a sleek condominium tower perched adjacent to the marina. From this luxurious vantage point, residents will enjoy commanding views of the lake, the lighthouses and the magnificent sunsets Port Dalhousie is famous for.

At Port Place, culture and recreation blend to create an effortlessly vibrant and fulfilling lifestyle. Residents will enjoy unprecedented amenities including a spectacular pool area, fitness centre, stunning rooftop terrace and available spa facilities.

The Development

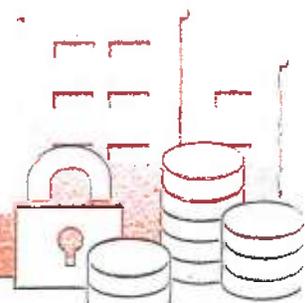


With the cultural and business core of Port Place full of energy, activity and choices, it's easy to stay connected, up-to-date and involved.

Festival Square, a public courtyard at the heart of the development will energize the waterfront with fashionable boutiques, destination restaurants and glittering patios surrounded by lush landscaping and water features.

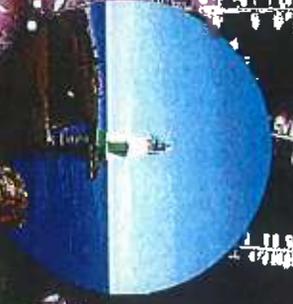
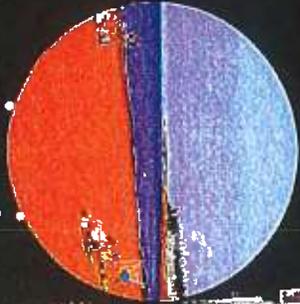
The square will be complemented by Austin House, a designated Heritage building, that will be transformed into a boutique hotel inspired by contemporary life and designed with attention to historical detail.

The site's appeal is further enhanced by its unparalleled vistas. Overlooking a protected Heritage park, a stretch of sandy beach welcomes residents as they stroll the pier and enjoy expansive views across Lake Ontario.





SITE



Location & Amenities

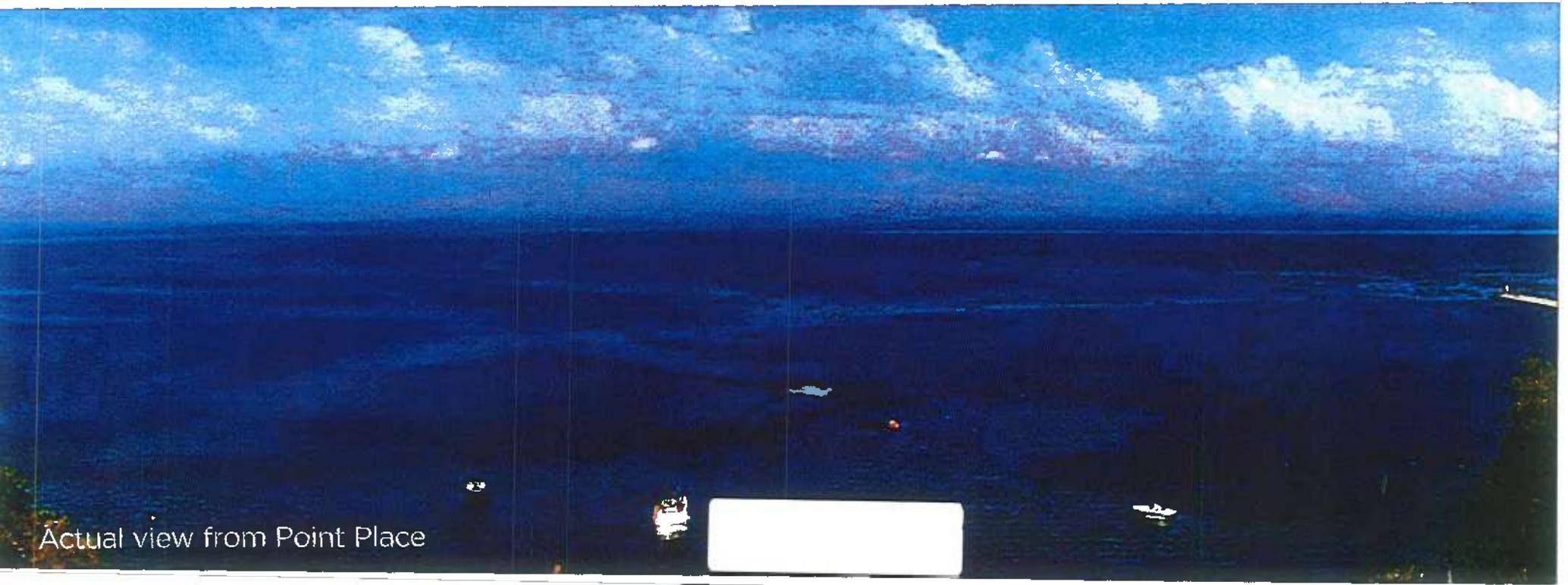
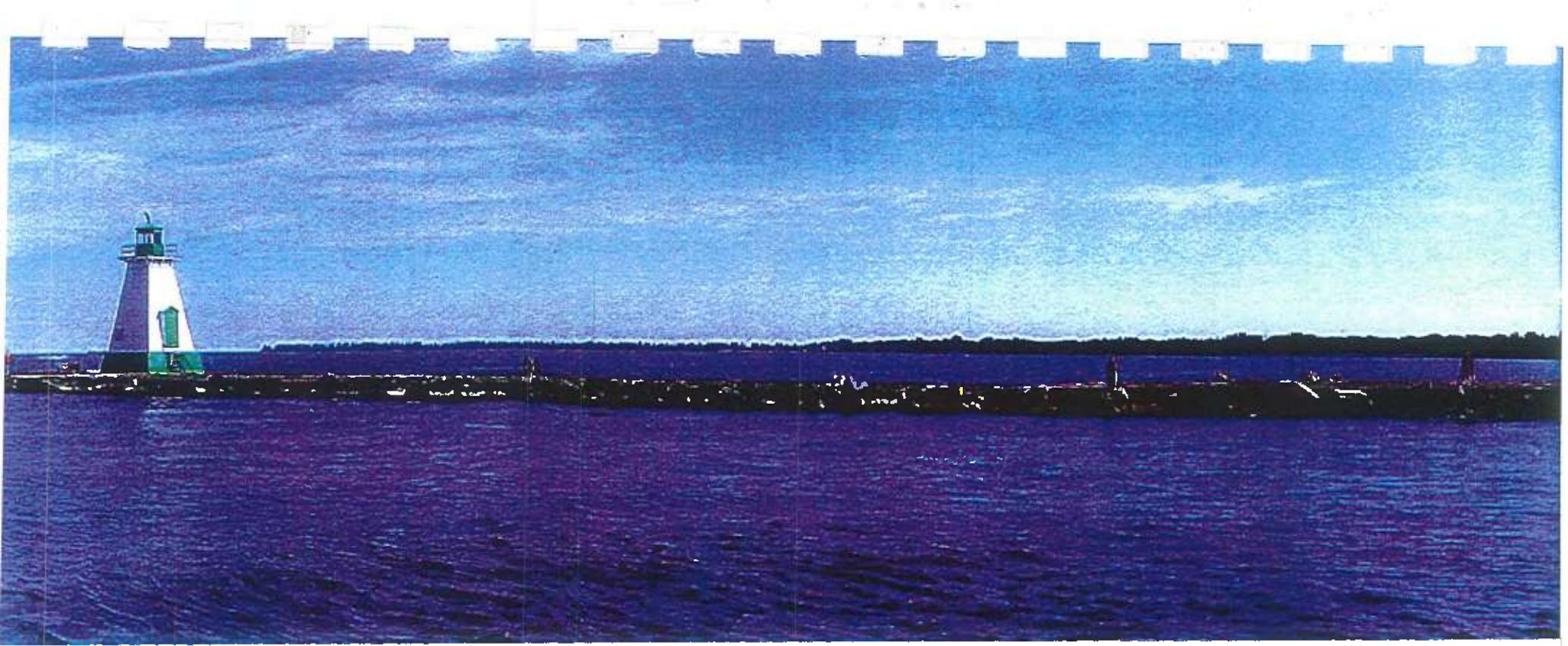
Situated in the heart of scenic Port Dalhousie, a designated Heritage district within the thriving City of St. Catharines.

Located adjacent to Port Dalhousie's harbour with unspoiled views over Lake Ontario and Martindale Pond.

Its proximity to Niagara Falls also allows residents and visitors to connect with the heritage of the Niagara region.

1. The Private Residences With awe-inspiring views over Lake Ontario, Martindale Pond and the Port Dalhousie Harbour Marina.
2. The Austin House Hotel: A Heritage building that will be transformed into a luxury boutique hotel.
3. Festival Square: At the heart of Port Place, a public courtyard surrounded by shops, cafes and a culinary cluster of destination restaurants.
4. Loeff Carousel: Brought to Port Dalhousie's Lakeside Park in 1921, this antique merry-go-round received an official historical designation and a ride still costs its 1970 price of a nickel
5. Lakeside Park: Established in 1902, its trees, paths, wide-open grassy areas and access to the Harbour Walkway make it the perfect spot for sunlit strolls, picnics and family fun all year round.





Actual view from Point Place



Development Summary

- Prime waterfront residential and commercial development situated in the heart of scenic Port Dalhousie, a designated Heritage district within the City of St. Catharines.
- The project is fully approved to include a condominium tower, commercial plaza, Hotel and Festival Square. (Siteplan approved and has passed the OMB).
- The condominium tower will house 80 residential units, all with access to all facilities. Festival Square will be made up of shops, restaurants, a boardwalk and a boutique hotel.
- Existing pre-sales (10%) and reservations at prices between \$550 to \$708 per square foot.
- Experienced builder Derek Martin with an extensive construction background.



Strategy

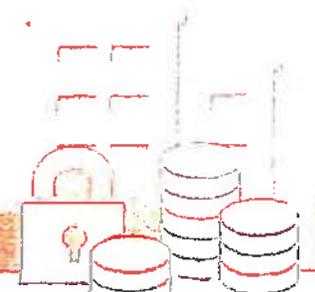


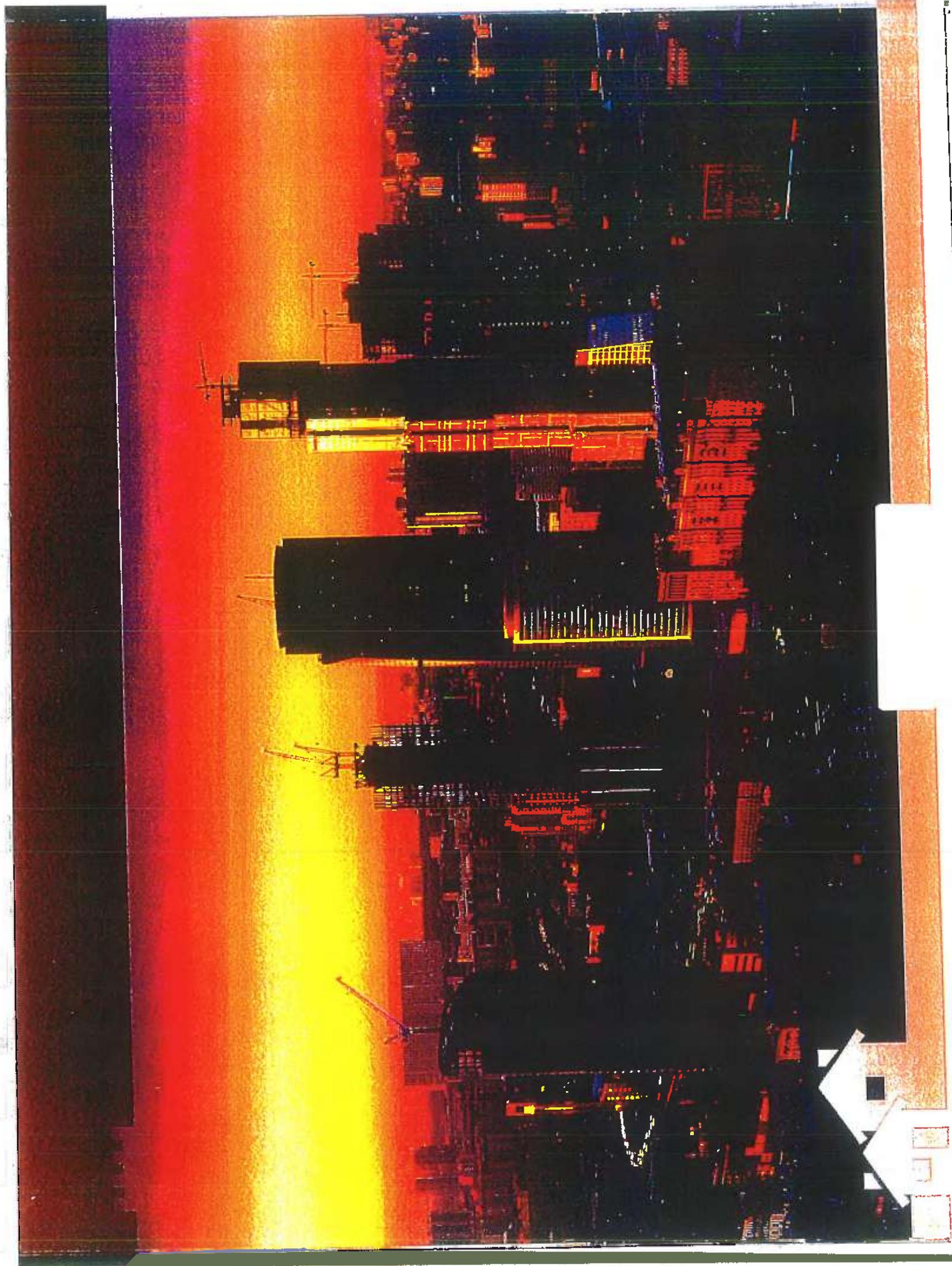
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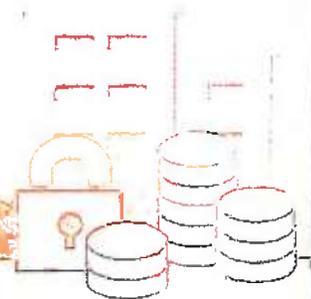


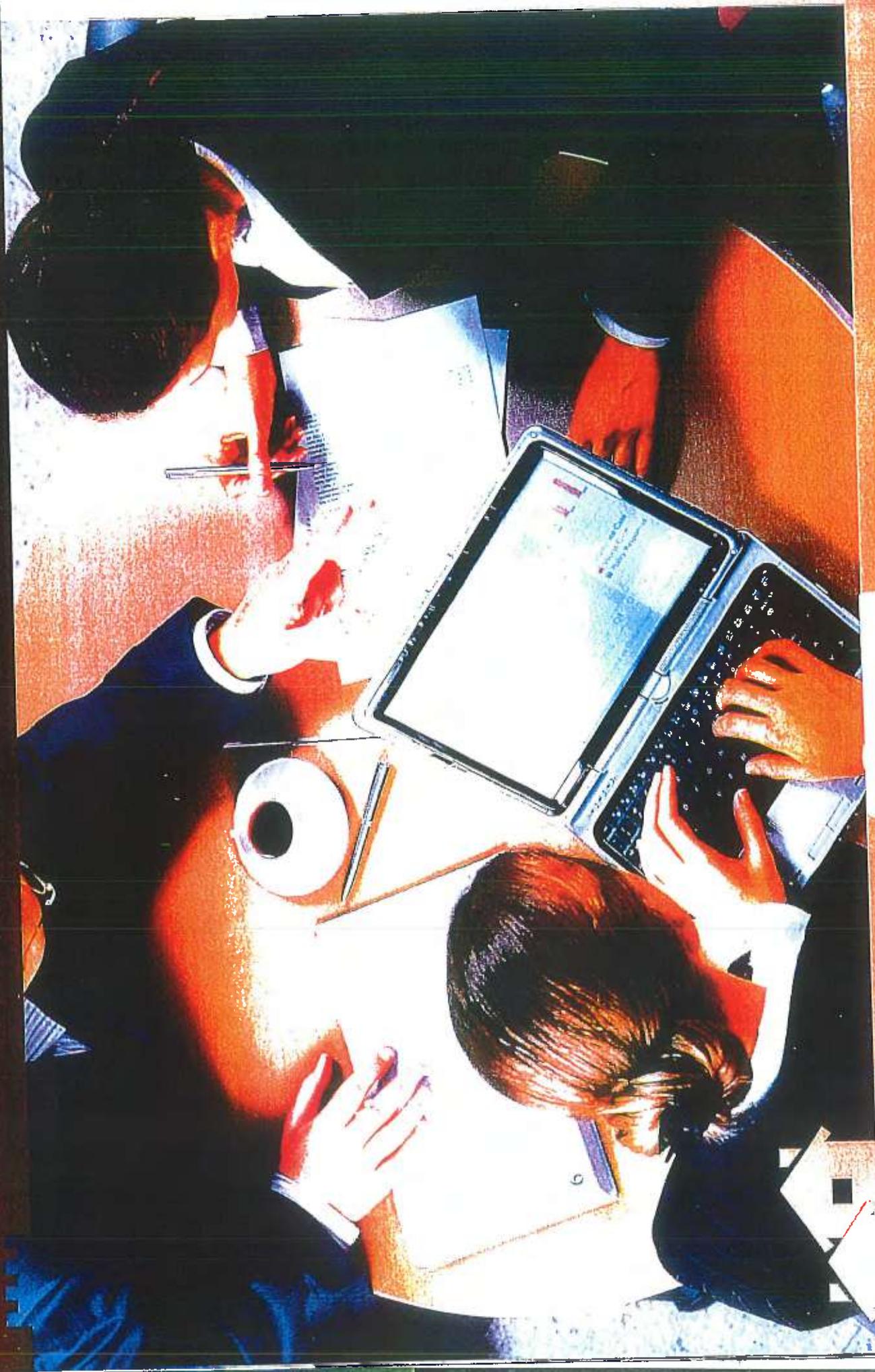
Investment Overview

Terms and Highlights

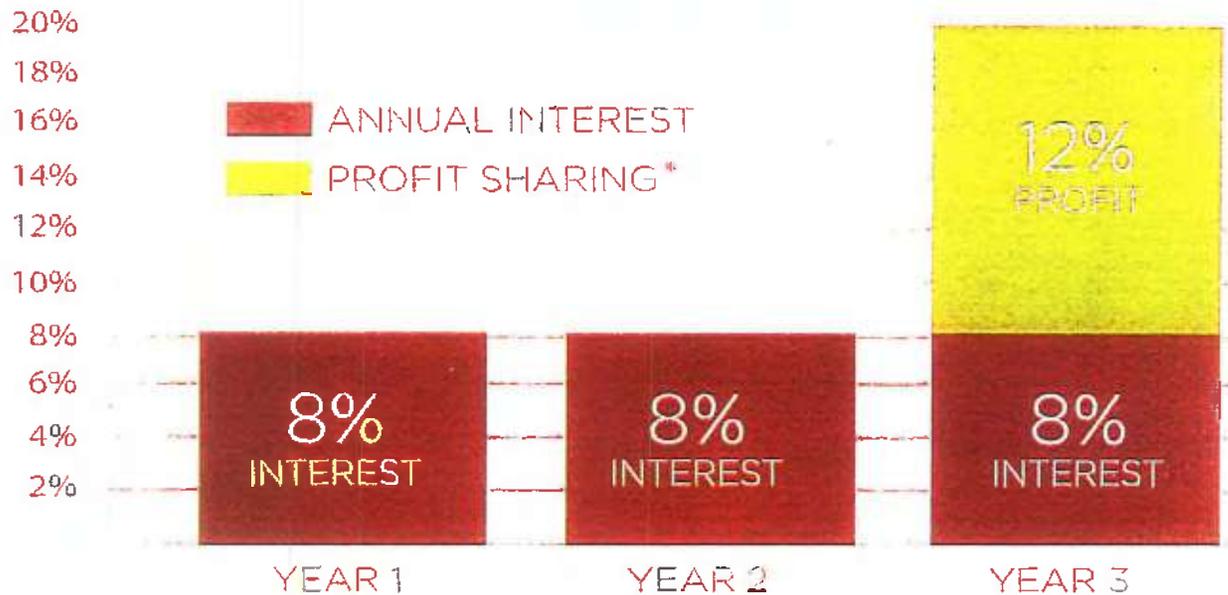
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Defined Terms, Fixed Horizons, Direct Collateral



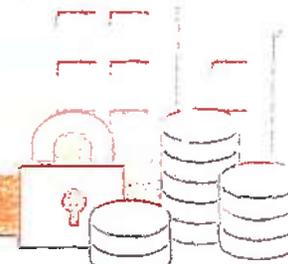


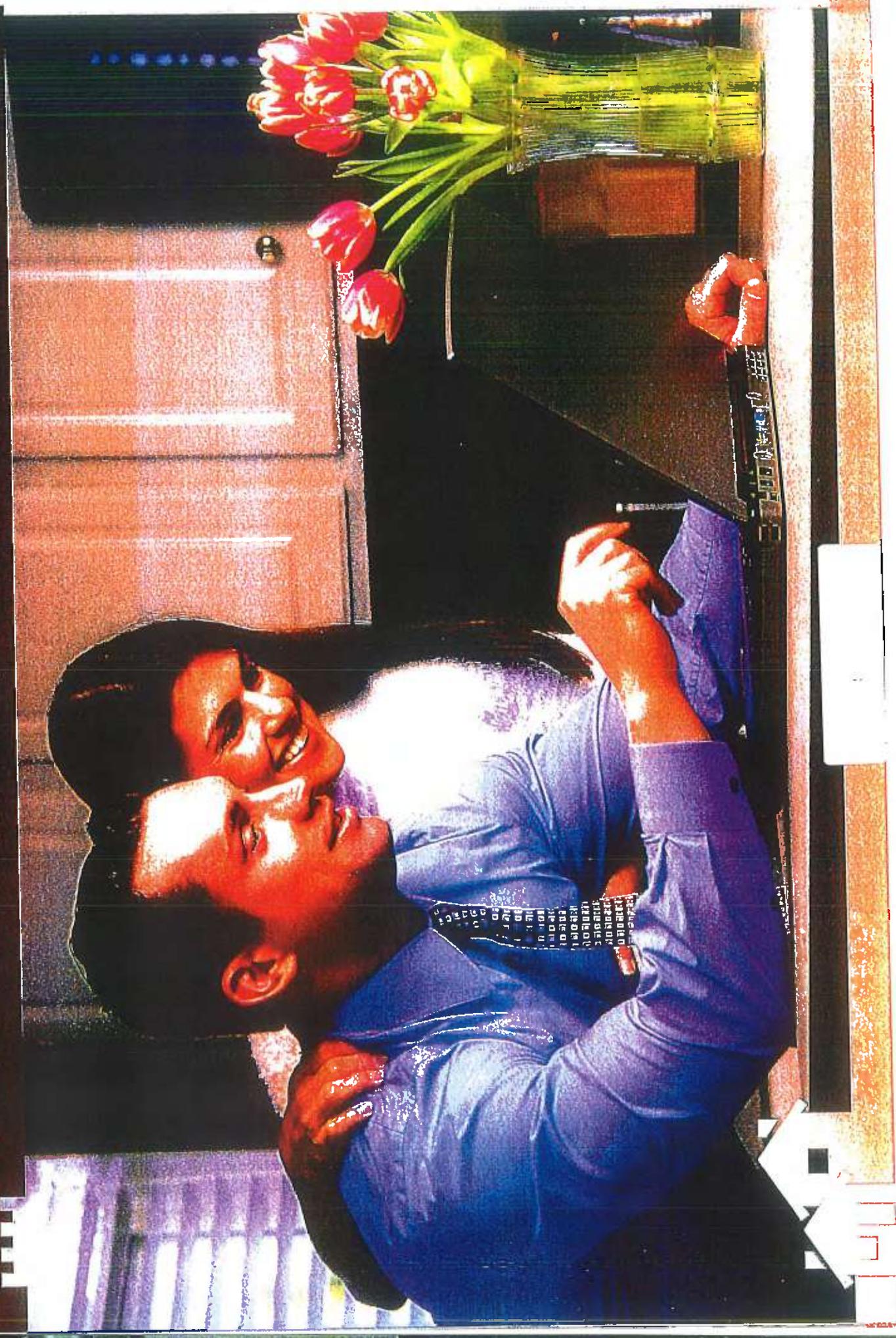
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How to Participate

New Dollars

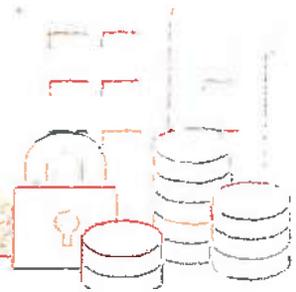
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Existing Investments

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)**





How to Get Started



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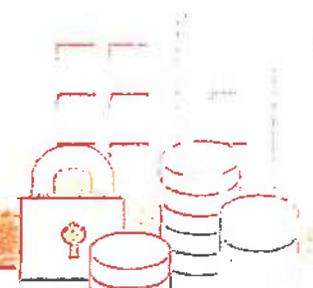
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Investing that makes sense!





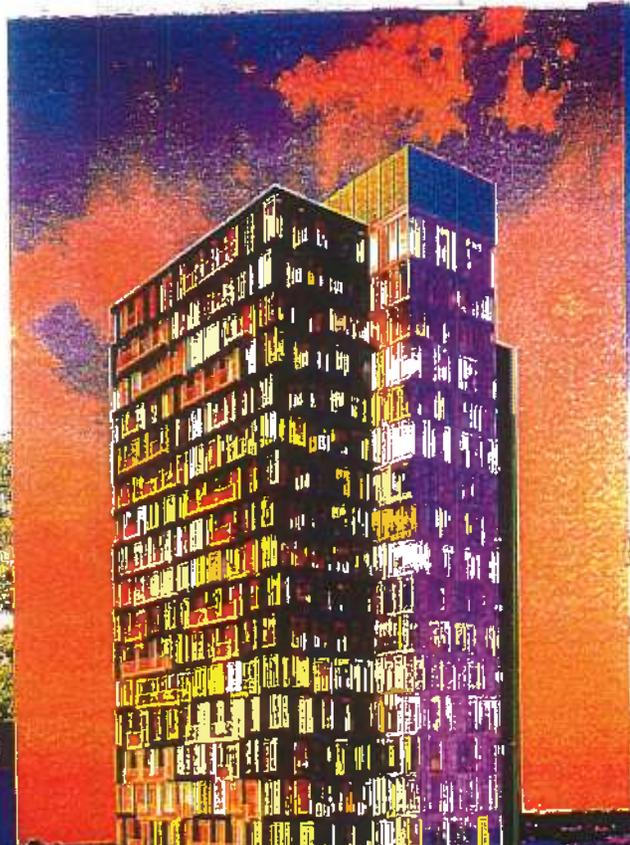
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REAL CAPITAL

www.fortressrealcapital.com



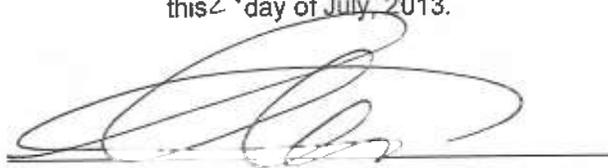
This is not an offer to sell securities. Any investment must be made pursuant to all appropriate legal contracts, agreements and where required, an offering memorandum. Interested persons are invited to obtain a copy of the offering memorandum. Fortress Real Capital is a product, not a mortgage brokerage, 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. To Make  TD Life  is the 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 "J"

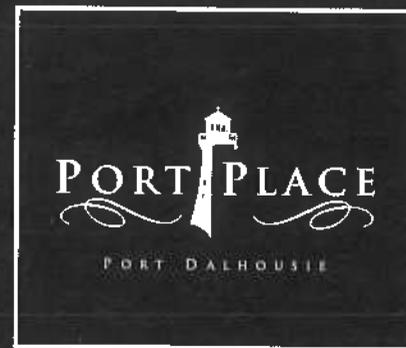
to the Affidavit of

Jawad Rathore, sworn before me

this ^{2nd} 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.



A luxury resort you call home



Director of Sales &
Marketing

Cell Phone: 905-902-6689
Phone: 905-937-5811
Fax: 905-371-9758

5795 Don Murie St.,
Niagara Falls, ON

info@theaugustinegroup.ca



ELEGANT LIVING IN A RESORT ATMOSPHERE

This sleek condominium tower perched adjacent to the marina, is the vision of Harvard trained, world renowned architect Michael Kirkland. From your luxurious balcony suite you will enjoy commanding views of the lake, the lighthouses and magnificent sunsets.

This fabulous building offers a variety of suite layouts, superior finishes, unrivalled lifestyle amenities, as well as a 5th floor rooftop terrace for sophisticated entertaining.

ARTIST'S CONCEPT

A LOBBY THAT LEAVES A LASTING IMPRESSION

The lobby, like the label on a vintage bottle of wine, creates a sense of anticipation. Internationally acclaimed designer, Alex Chapman has created a look, a feeling and an extraordinary palette of colours and textures that begin here, and flow seamlessly throughout the building and its elegant residences. Rich woods, polished stone and endless design details are applied with Mr. Chapman's distinctive urban sensibility.

BIG CITY APPEAL

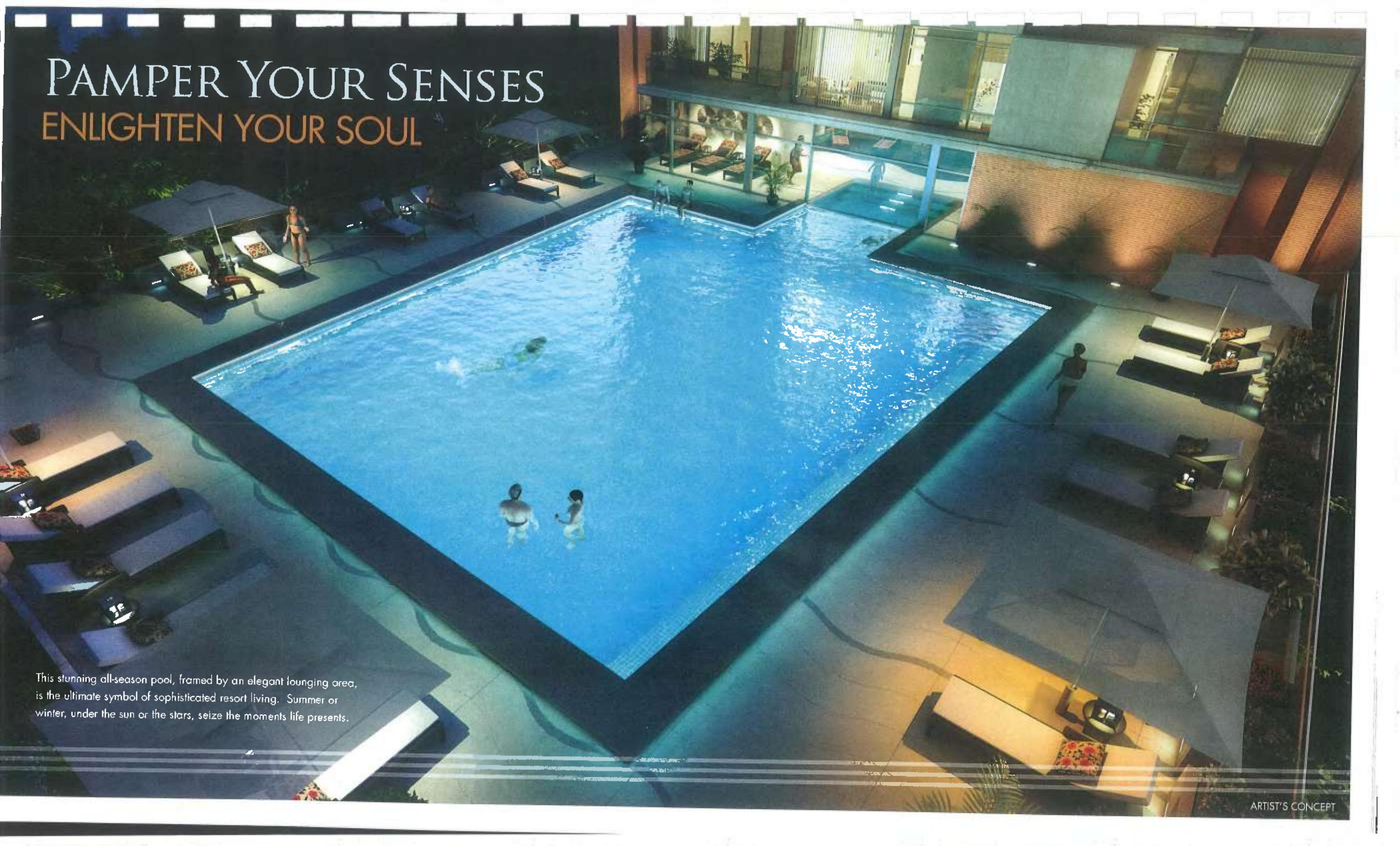
SMALL TOWN ALLURE

Steps from your front door, Festival Square energizes the waterfront with fashionable boutiques, destination restaurants, glittering patios and eclectic nightlife. If it looks, tastes, or sounds fabulous, you'll find it here.

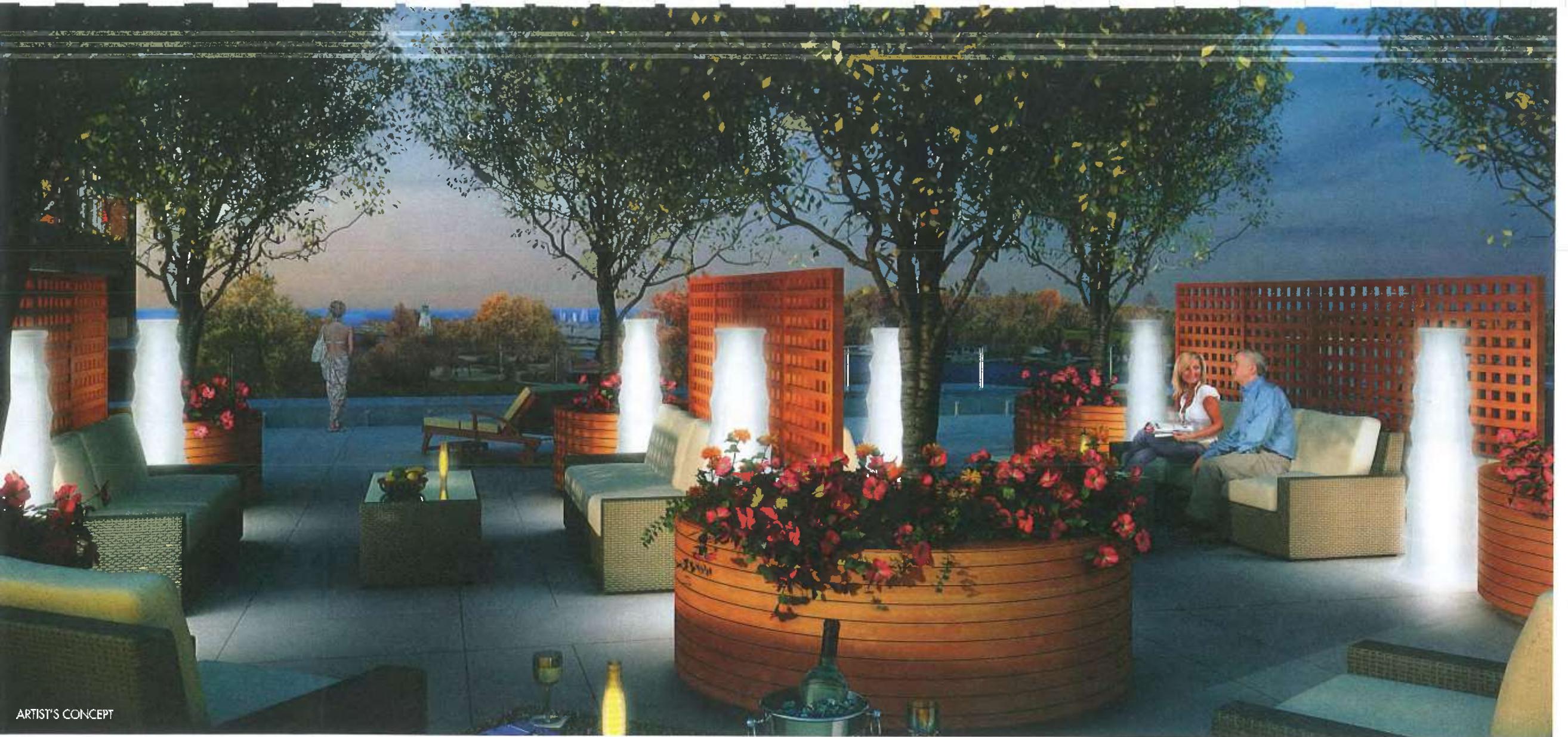


PAMPER YOUR SENSES

ENLIGHTEN YOUR SOUL



This stunning all-season pool, framed by an elegant lounging area, is the ultimate symbol of sophisticated resort living. Summer or winter, under the sun or the stars, seize the moments life presents.



ARTIST'S CONCEPT

LIFE WITH A VIEW

FIFTH FLOOR TERRACE

In addition to your own private balcony, you can appreciate the ever-changing lake views from the 5th floor rooftop terrace. This spacious and elegantly furnished vantage point is perfect for entertaining while appreciating the abundant natural beauty along the Lake Ontario shoreline.



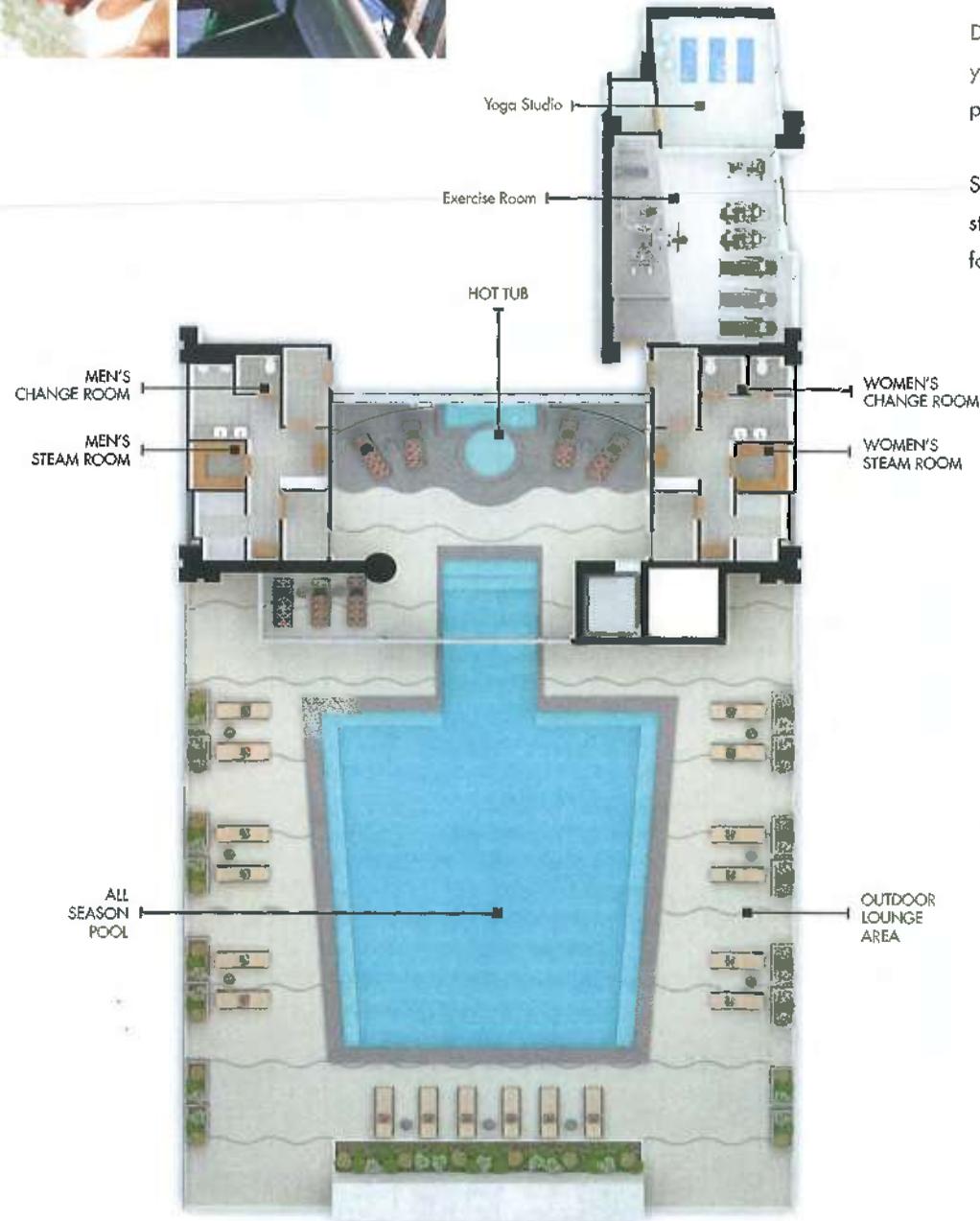


Dinner reservations, a wine tour or tickets for the theatre, just ask your concierge to set it up. If you're combining business with pleasure, you can book our well-equipped conference room.

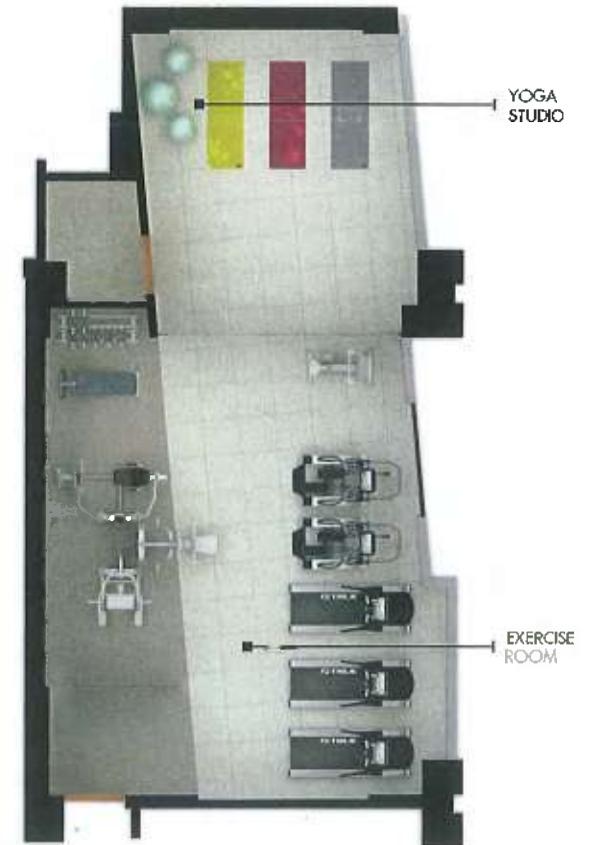
Swim year round and enjoy the indoor hot tub whenever the mood strikes. In addition, there are separate change rooms and saunas for both men and women.



ARTIST'S CONCEPT



ARTIST'S CONCEPT



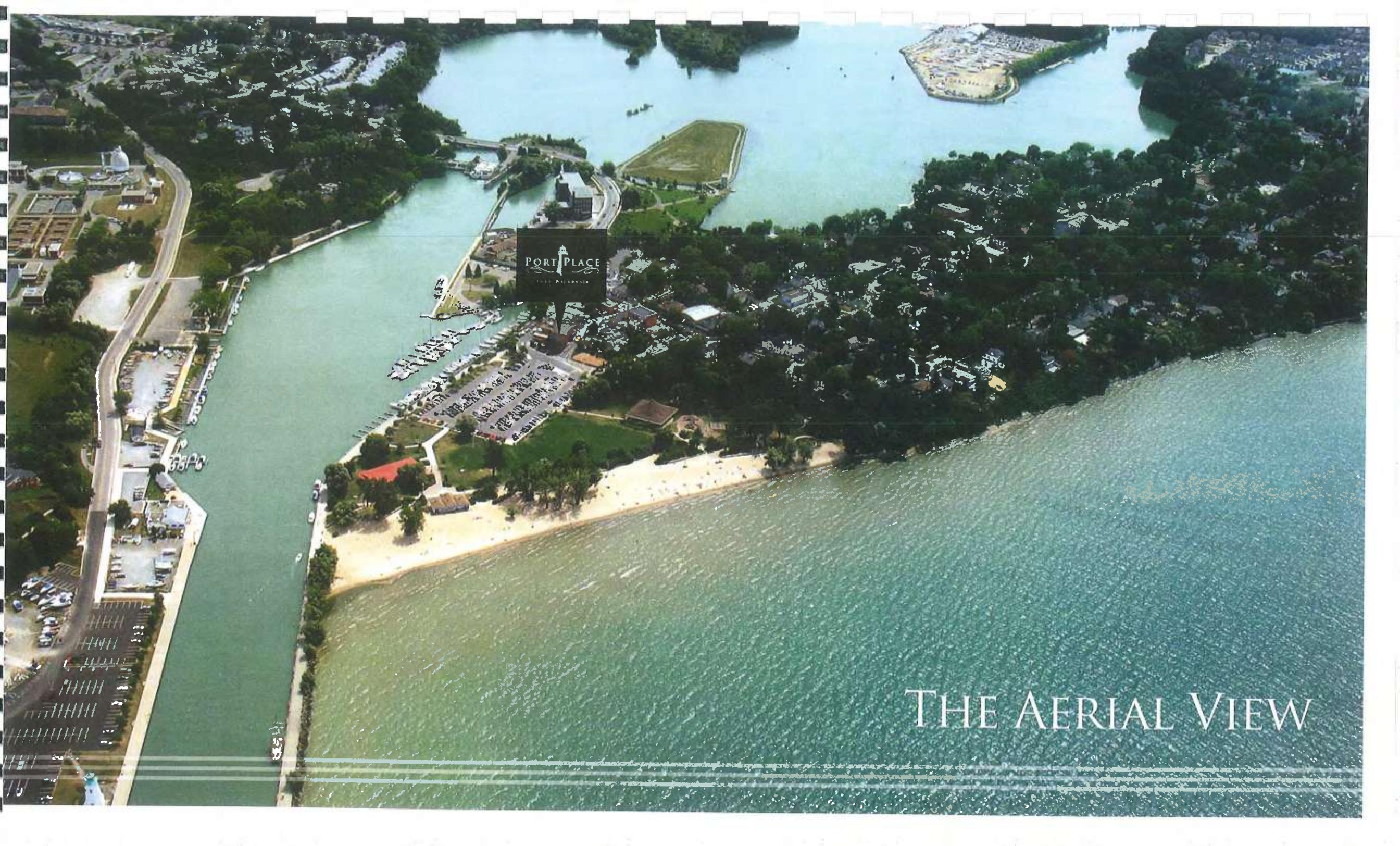
ARTIST'S CONCEPT

BREATHTAKING VIEWS



UNSURPASSED LUXURY





PORT PLACE
LUXURY RESORTS

THE AERIAL VIEW



DIVERSIONS, DISTRACTIONS & DESTINATIONS

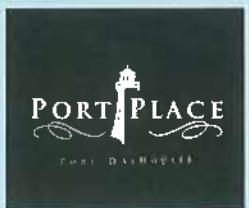
Right at your doorstep is Harbour Walkway, where you can walk, cycle or jog to the glorious sandy beach at Lakeside Park. Within a few minutes, you can walk to the village of Port Dalhousie, with its tree lined streets and restored historic buildings, now home to quaint shops, cafes and galleries. And, for a quick getaway, the US border and The Buffalo Airport are close by.

LAKE ONTARIO



AMENITIES

1. Lakeside Park
2. Port Dalhousie Pier Marina
3. Dalhousie Yacht Club
4. Michael Rennie Park
5. Treadwell Farm to Table Cuisine
6. Nokara Farms
7. New Healthcare Complex & Cancer Centre
8. Downtown St. Catharines
9. Niagara-on-the-Lake
10. St. Catharines Rowing Club
11. St. Catharines Golf & Country Club
12. Brock University
13. Ridley College
14. YMCA
15. Fairview Mall
16. Niagara District Airport
17. Burgoyne Woods
18. Garden City Golf Course
19. Royal Niagara Golf Club
20. Best Western St. Catharines Hotel & Conference Centre
21. White Oaks Resort and Spa
22. Montebello Park
23. Wright Bros. Farm Market
24. Aquarius Salon Spa
25. Michael of London Salon Spa





NIAGARA WINE COUNTRY

Niagara Wine Country offers spectacular scenery, tours and tastings just a short drive away.





TEXTURES OF STYLE & SOPHISTICATION

GENERAL

Suite Access

- All residents will receive an electronic, encrypted proximity security device by which they will gain access to the building, the parking garage and elevator service.
- There will be electronic security for all elevator access.
- All floors will have service elevator controlled by security.

Ceiling Heights

- All suites will have ceiling heights of approximately 9' with bulkheads as required.
- Finished ceiling will have a perimeter drywall bulkhead in the Principal Rooms.**
- Ceilings in the bathrooms, laundry and closets will be lower than those in the Principal Rooms to accommodate mechanical/electrical distribution and pot lights.

Interior Doors

- 1 3/8" thick, paint grade, smooth finished, solid core framed doors with levered hardware.*

Trim

- 6" baseboards and 4" wood casings complete with back band.
- Closet shelving in all hall closets will be painted wood with a hanging coat rod.
- Closet shelving in bedrooms will have double hanging system.

Paint

- Walls, baseboards, trim and doors will be painted one prime coat plus two finish coats. One trim colour and two wall colours per suite.*
- Ceilings to have a white smooth paint finish.

Windows

- Double glazed sealed full height units with operable awning windows.**

Balconies

- Balconies will be accessed by sliding glass doors.**

Heating and Air Conditioning

- Individually controlled heat pumps will provide year-round heating and air-conditioning in the suites.

Lighting and Technology

- Pot lights will be installed around the perimeter of the living/dining room area.
- Vapour proof pot lights will be provided over the free standing tubs and in all the showers.

- Switched wall receptacles will be provided in all Principal Rooms.
- All closets will feature door activated lighting.
- Cable jacks in the Principal Rooms for television, telephone and internet services.
- Residences will be wired for motorized window shades, Shades can be purchased and installed by homeowner.

Foyer

- The suite entrance will feature an 8' high strained solid core wood door with stone threshold and distinctive lever hardware.
- The foyer will have pot lights and wall sconces as per plan.

Flooring

- Flooring in all Principal Rooms and foyer will be engineered hardwood or 40 oz. cut pile carpet on premium underpad.*

Life Safety

- Residences will contain a smoke and carbon monoxide detector that will sound within the suite.
- An in-suite heat detector will be monitored by the building's fire alarm panel, which will also control the in-suite fire alarm and voice communication system.
- The suite entry door will receive dead bolt hardware and door contact, which will be monitored by an in-suite alarm panel.
- Balcony sliding doors will be contacted and in-suite monitored.
- 24/7 virtual concierge services.
- The first year there will be a manned, concierge service for 8 hours / 7 days per week.
- 24-hour video surveillance system in all interior public areas.*

General

- Pressurized Hallways.
- Port Place is committed to building an environmentally sustainable development.

KITCHEN

Cabinetry

- Choice of cabinetry profiles with a choice of hardware.*
- Crown moulding and light valance are included to complement the style of choice.*
- Cabinetry features will include architectural veneers with soft self-closing concealed, full extension system drawers.*
- Stainless steel under mount sink and faucet with retractable handheld spray.*
- Doors will be fit with anti-slam technology.
- Cutlery inserts for cabinet drawers as well as under-counter waste bin will be provided.*
- Adjustable shelving with concealed shelf pins.

Island

- The island will contain a bank of four drawers with a cantilevered top for bar seating.

Lighting

- Under-cabinet task lighting will be provided to illuminate the cook's workplace.**
- Ceiling pot lights will be provided.**

Counters and Backsplash

- Choose from selection of quartz or natural stone countertops.*
- Choice of sealed ceramic, glass tile or natural stone backsplash.*

Flooring

- Choose from engineered hardwood or large format porcelain tile.*

Appliances

- 30" free standing stainless refrigerator.
- Stove with electric Ceran cooktop and hood fan.
- Stainless dishwasher
- Microwave
- Stacked washer and dryer

BATHS

Master Bedroom Ensuite

Vanity Fixtures

- Environmentally friendly dual flush toilet.
- Choice of vanity cabinet profiles*
- Quartz or natural stone vanity top with white under mount sink.*
- Lever handles for vanity, tub and shower faucets, two robe hooks, towel bars, and a tissue holder.*
- Framed vanity mirror.*

Tub and Shower

- White tub featuring marble deck and skirt with deck mounted tub filter and diverter with hand shower.*
- A separate thermostatic valve with 2 volume controls will operate pole hand shower and ceiling-mounted rain shower head.*
- Tub and shower enclosures will have choice of large format porcelain tiles.*
- Shower screens and doors will feature frameless tempered glass.

Flooring

- Flooring choice of large format porcelain tiles.*
- Shower flooring will be non-slip surface.

Guest Bath

Vanity Fixtures

- Environmentally friendly dual flush toilet.
- Choice of vanity cabinet profiles*
- Quartz or natural stone vanity top with white under mount sink.*
- Lever handles for vanity, tub and shower faucets, two robe hooks, towel bars, and a tissue holder.*
- Framed vanity mirror.*

Shower

- Single-lever pressure balancing shower control with wall mounted shower head.*
- Shower enclosures will have choice of large format porcelain tiles.*
- Shower screens and doors will feature frameless tempered glass.

Flooring

- Flooring choice of large format porcelain tiles.*
- Shower flooring will be non-slip surface.

Power Room

- Faucet, matching towel ring and tissue holder.
- Environmentally friendly dual flush toilet.
- Framed vanity mirror.*
- Pedestal sink.
- Flooring choice of large format porcelain tile.*

PENTHOUSE, JUNIOR PENTHOUSE

The Penthouse and Junior Penthouse suites offer enhanced Features and Finishes.

**From Builder's samples
**As per plans*

Principal Rooms include Living Room, Dining Room, Studio / Den, Kitchen and Bedrooms

All stated dimensions and sizes are nominal

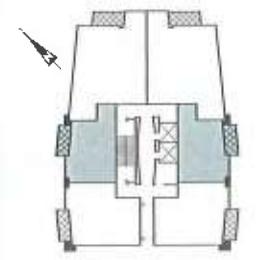
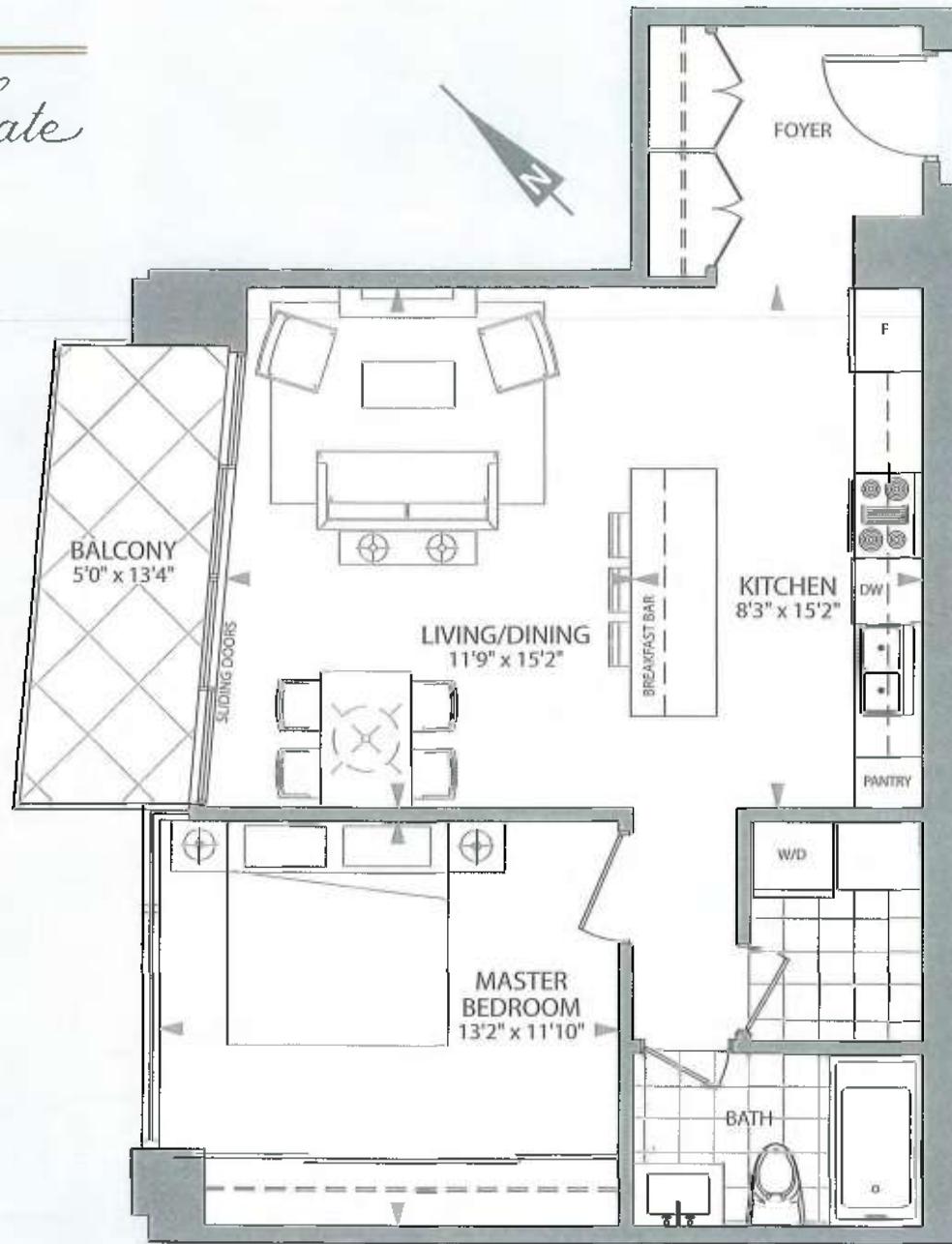
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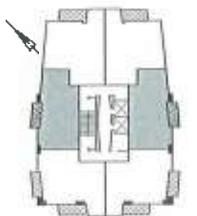
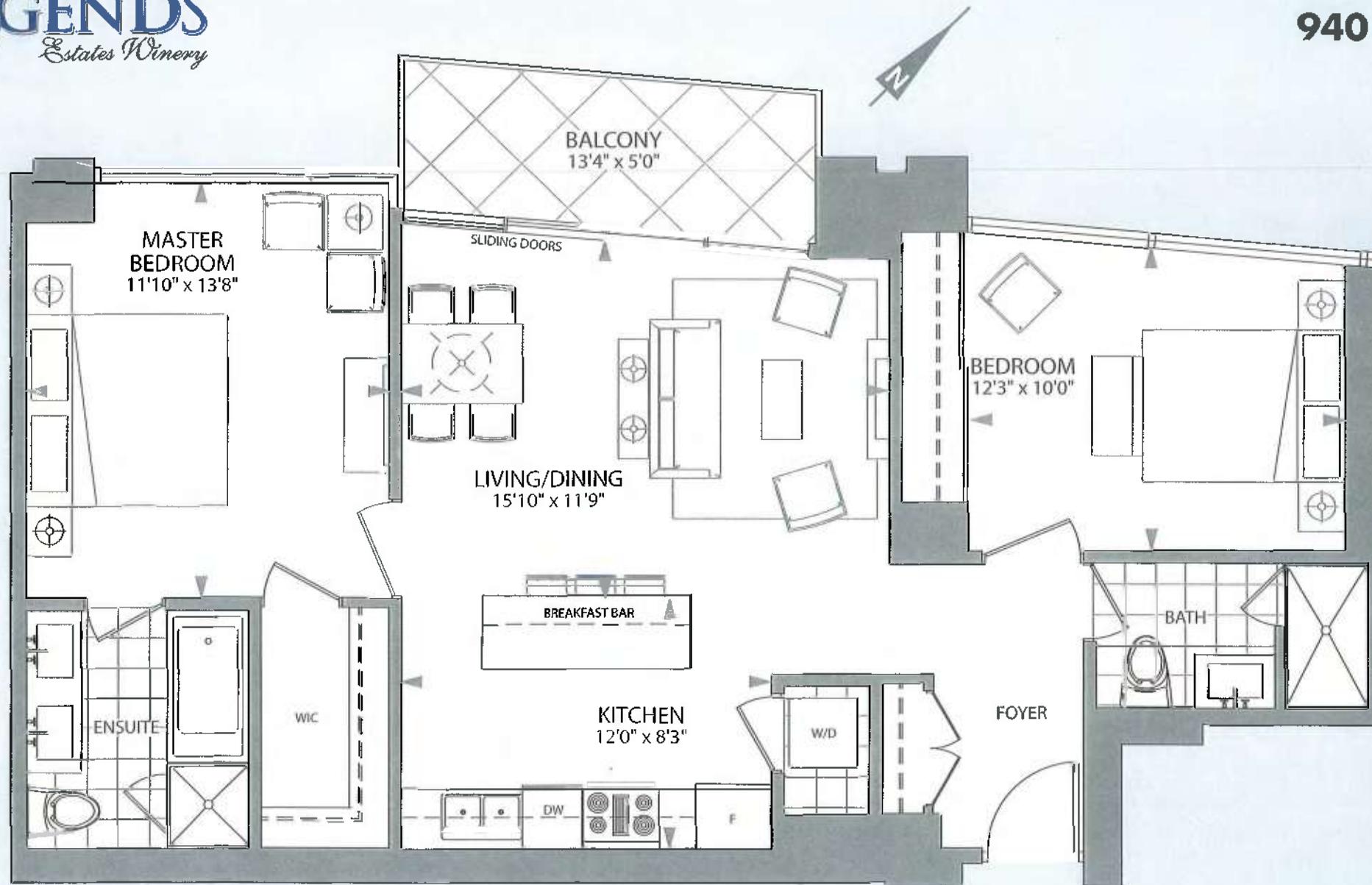


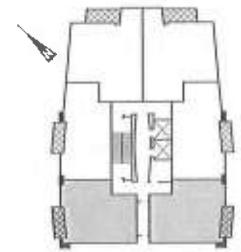
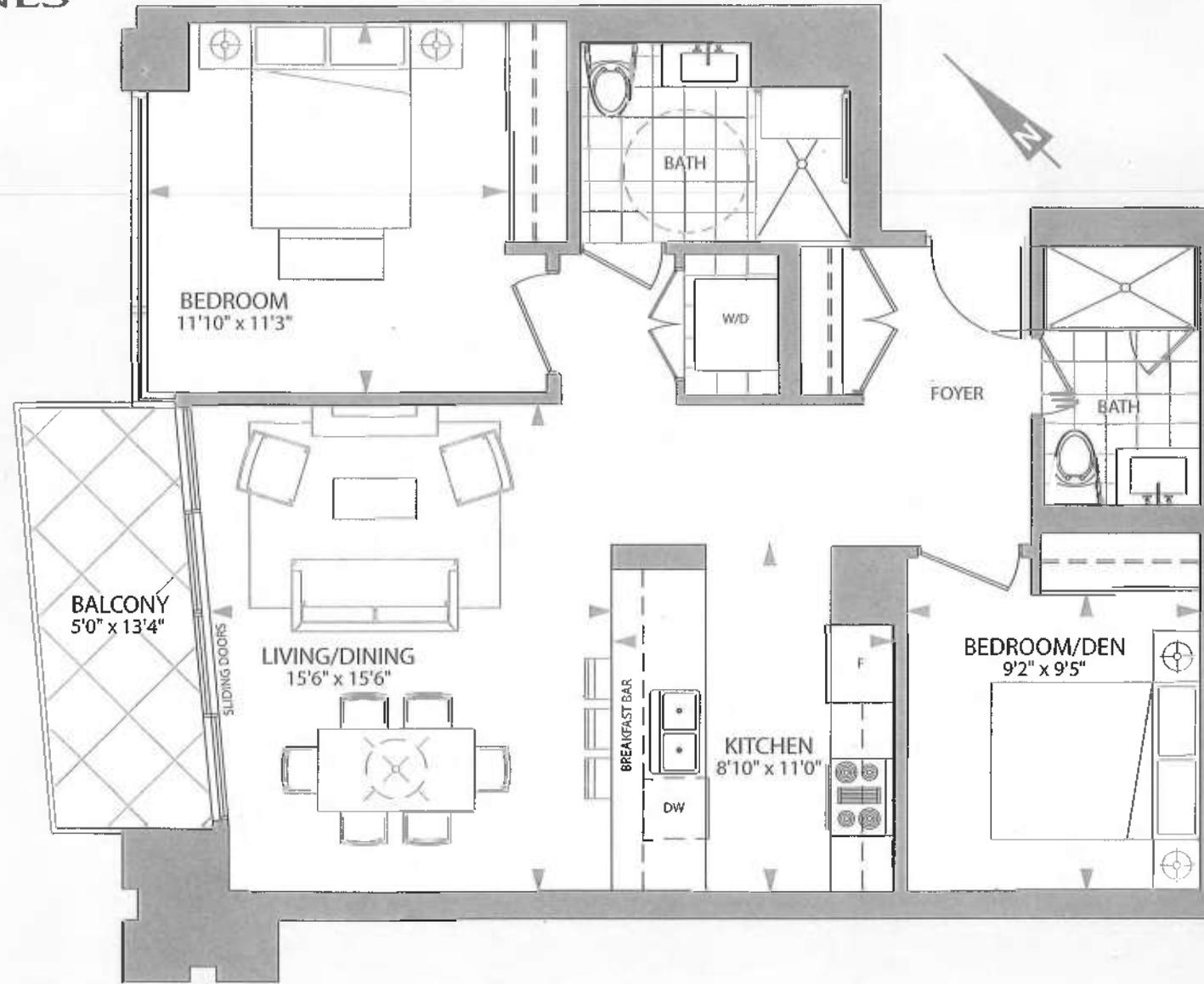
THE ANGELS GATE

715 SQ. FT.



ORIENTATION OF SUITE MAY BE REVERSED AND PURCHASER AGREES TO ACCEPT THE SAME. ACTUAL USABLE SPACE MAY VARY FROM STATED AREA. DIMENSIONS, SPECIFICATIONS AND ARCHITECTURAL DETAILING ARE SUBJECT TO MINOR MODIFICATIONS. ALL RENDERINGS ARE ARTIST'S CONCEPT. E. & O. E.



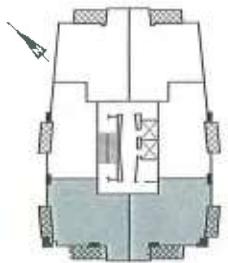


FIELDING
ESTATE WINERY



THE FIELDING

1,080 SQ. FT.



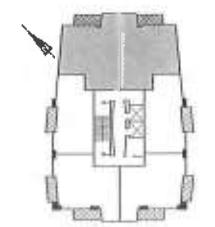
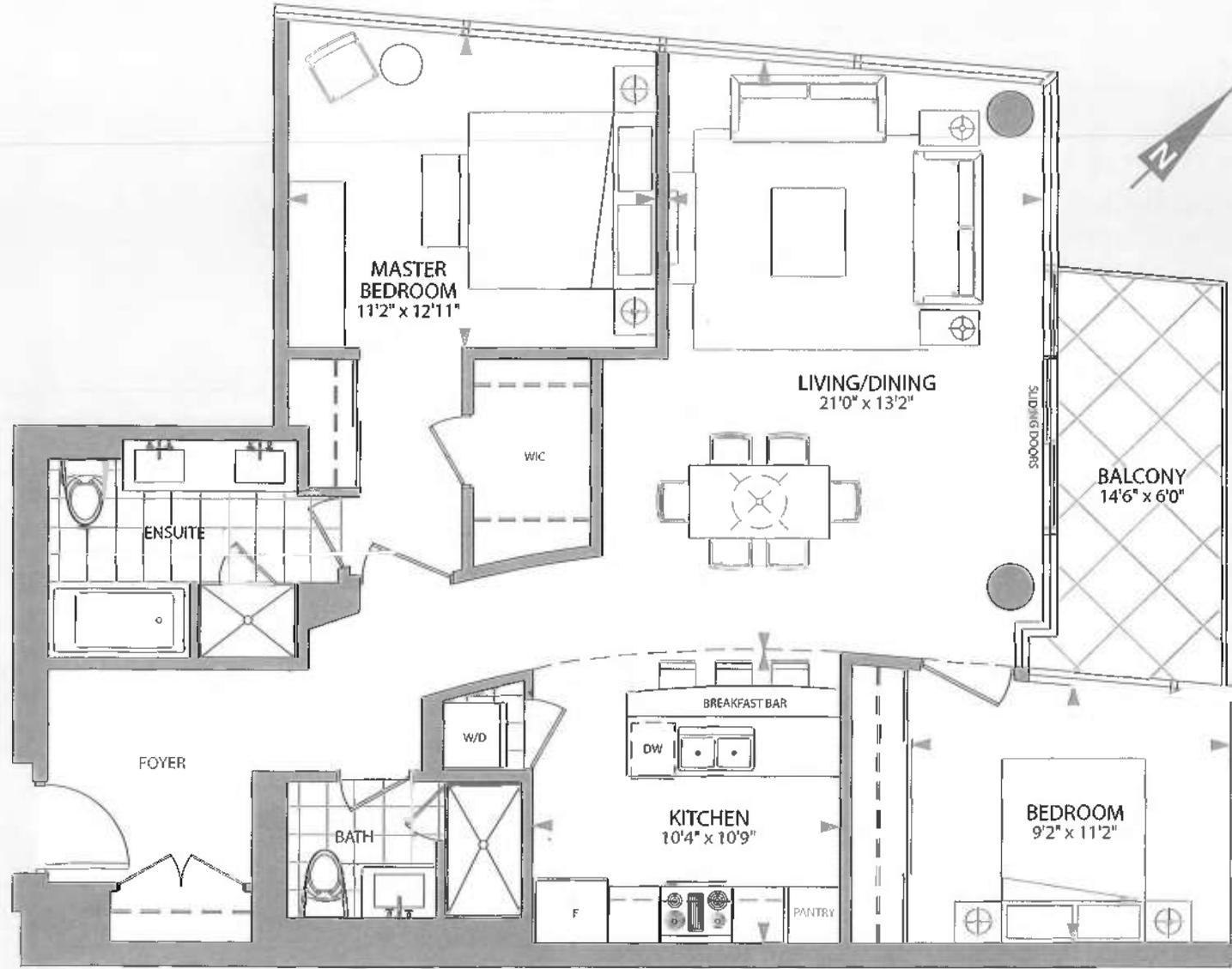
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MAGNOTTA

The Award Winning Winery

THE MAGNOTTA

1,130 SQ. FT.



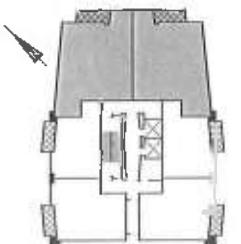
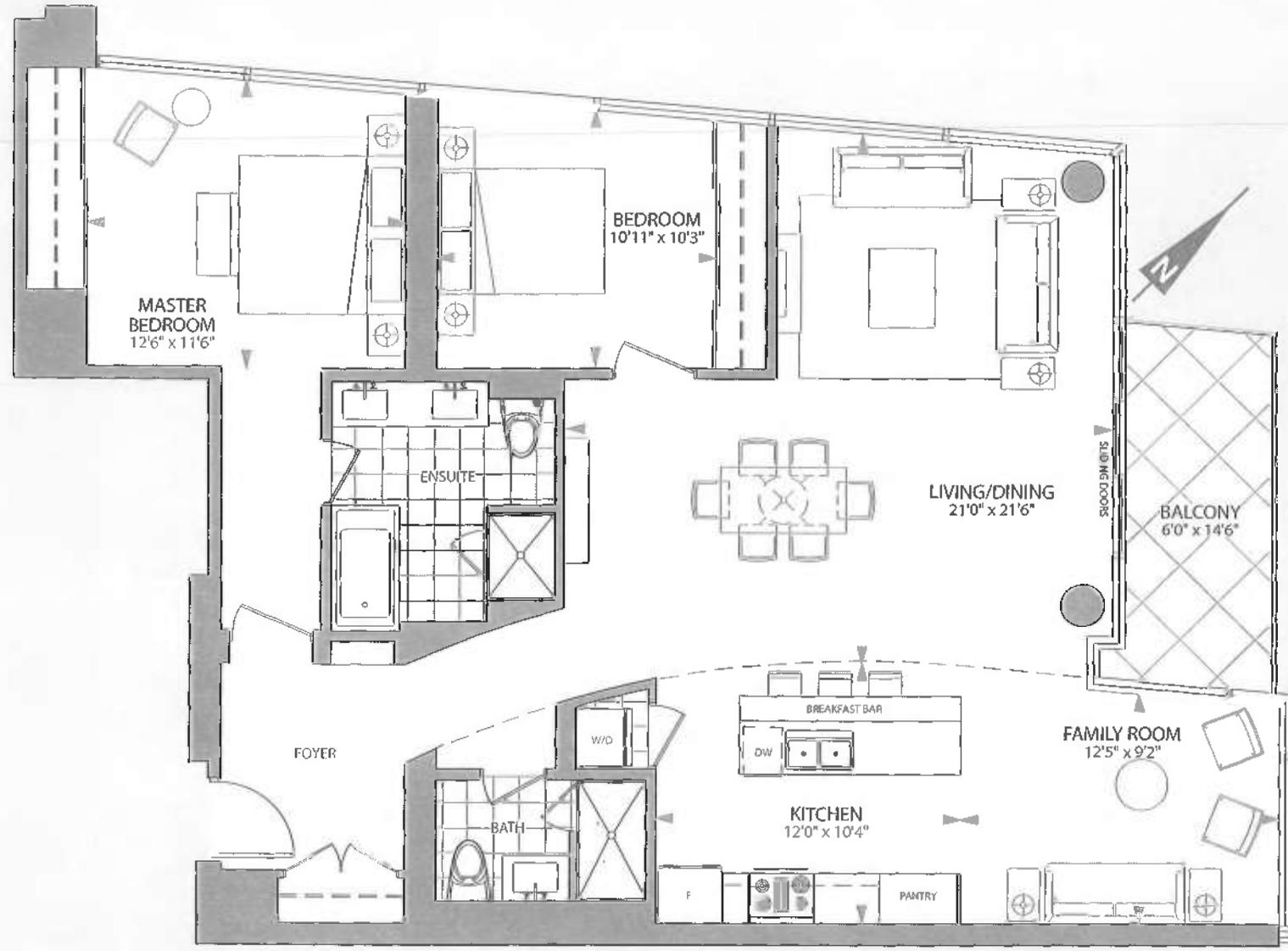
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UNIT 702

1,250 SQ. FT.



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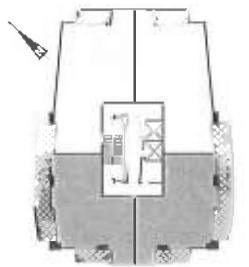
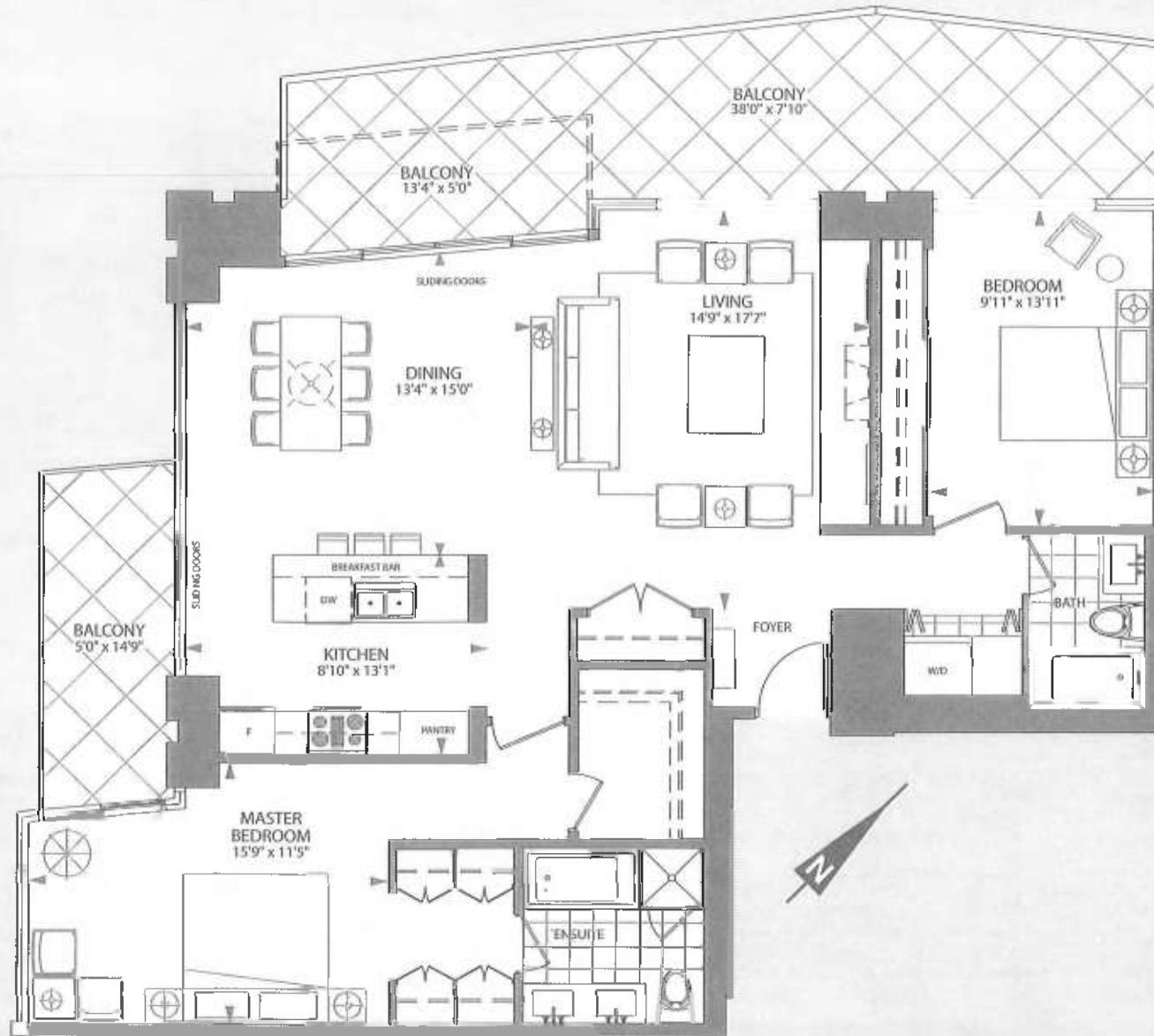
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13th

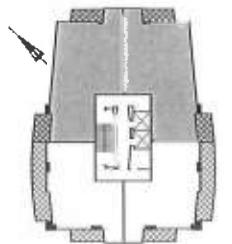
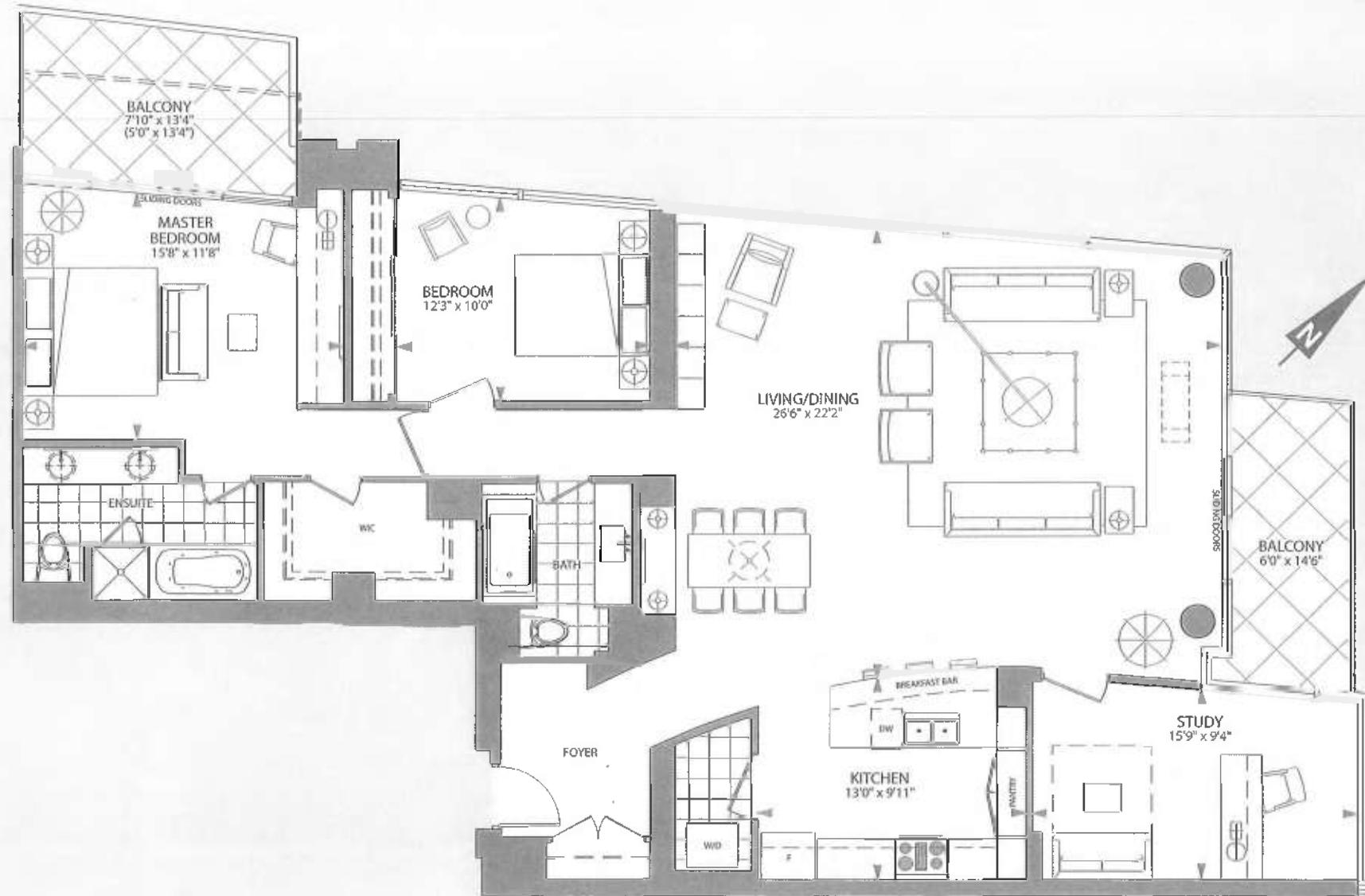
STREET WINERY

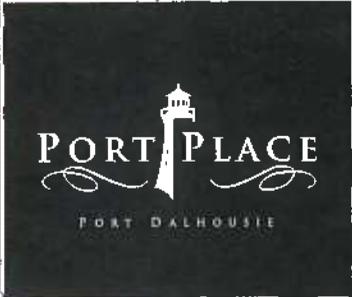
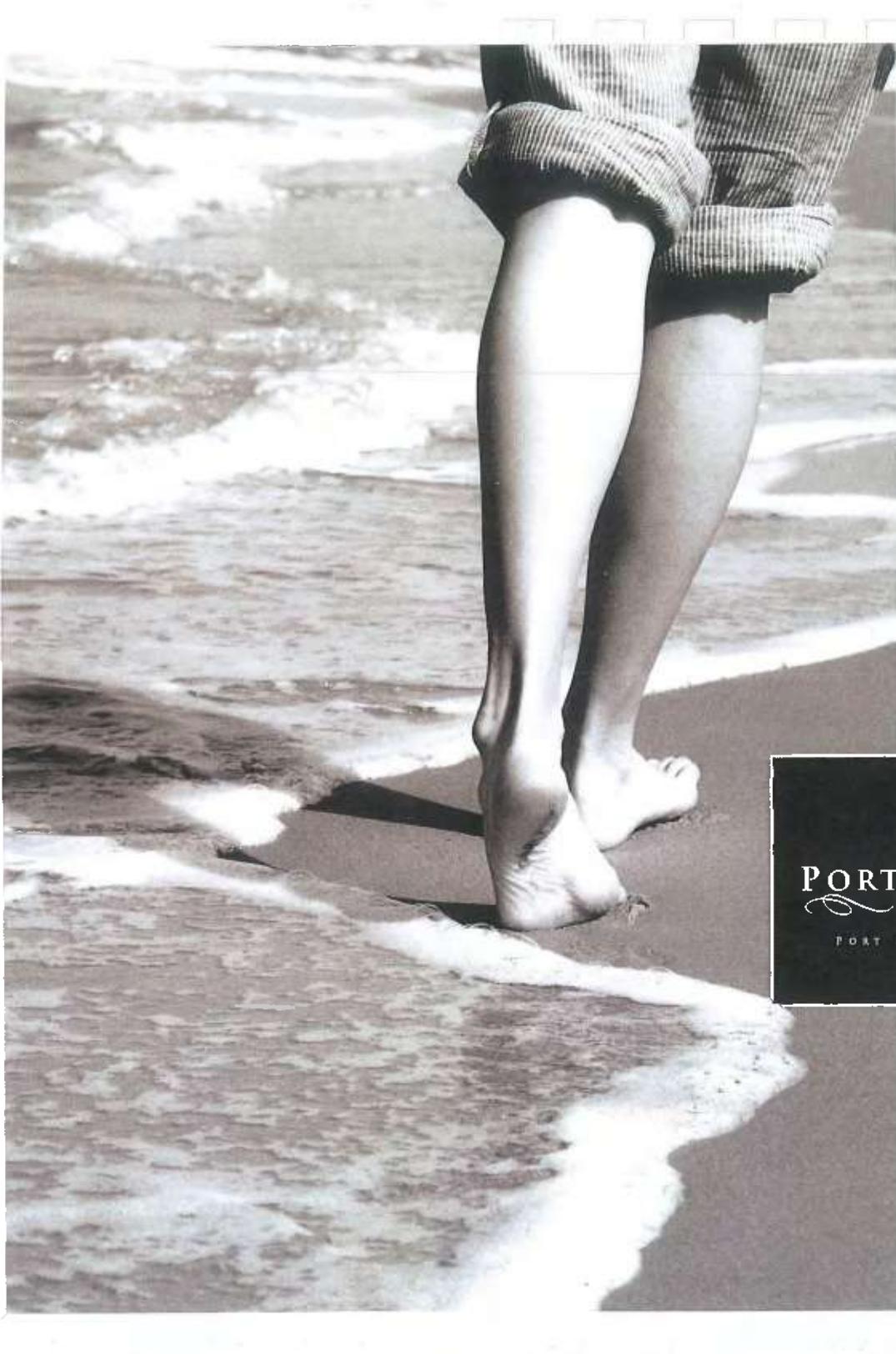
THE 13TH STREET

1,380 SQ. FT.



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PORTPLACECONDOS.COM

905.937.5811

Presentation Centre

1 Hogan's Alley, Port Dalhousie
St. Catharines, Ontario, Canada L2N 5B6

email: info@portplacecondos.com

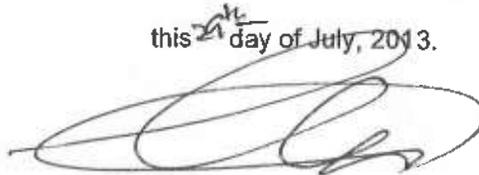


Exhibit "K"

to the Affidavit of

Jawad Rathore, sworn before me

this ~~21st~~^{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.P.L., s.r.l., Barristers and Solicitors.
Expires June 1, 2016.



HARMONY VILLAGE

Reinventing "The Art of Living Well"



INVESTMENT OBJECTIVE IN HARMONY VILLAGE LAKE SIMCOE



To provide a secured return on capital by financing a seniors community on Lake Simcoe

Project Features

- A master planned, mixed-use seniors community located along Barrie's waterfront, envisioned by Jack Pong of CityCore Developments.
- Situated near an eco-park, covering 7 acres and overlooking Lake Simcoe, this project is site plan approved for 925,00 sq ft over two super towers.
- Harmony Village will be a resort-like community with an urban village feel, aimed at inspiring and rekindling an active lifestyle in today's generation of baby boomers.
- A 25,000 sq ft recreation centre at the heart of this project will provide residents and the local community with a multitude of services and amenities geared towards the seniors community.
- Close proximity to Hwy 400 and the new GO Train Station, residents will have easy access and quick commutes into Toronto.

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)
- Available for purchase through Cash, RRSP, LIRA, LIF, RIF, RESP & TFSA

Investment Summary

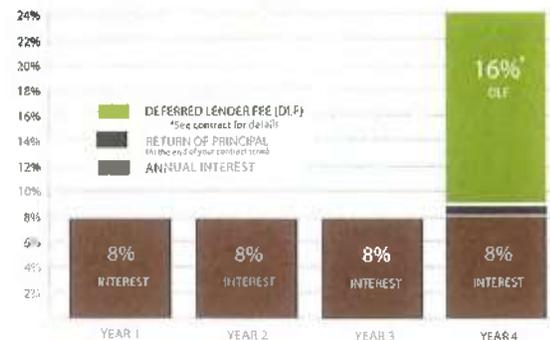
- Initial Offering: \$5,000,000
- Estimated Returns: 48%
- Investment Term: 4 years
- Minimum Subscription: \$25,000
- Annual Fixed Distribution: 8% (paid quarterly)
- Developer: CITYCORE Developments Inc.



After winning an architectural competition, RAW Design and Diamond Schmitt Architects will be collaborating on the design, helping to transform downtown Barrie and its spectacular waterfront, with community at its core.

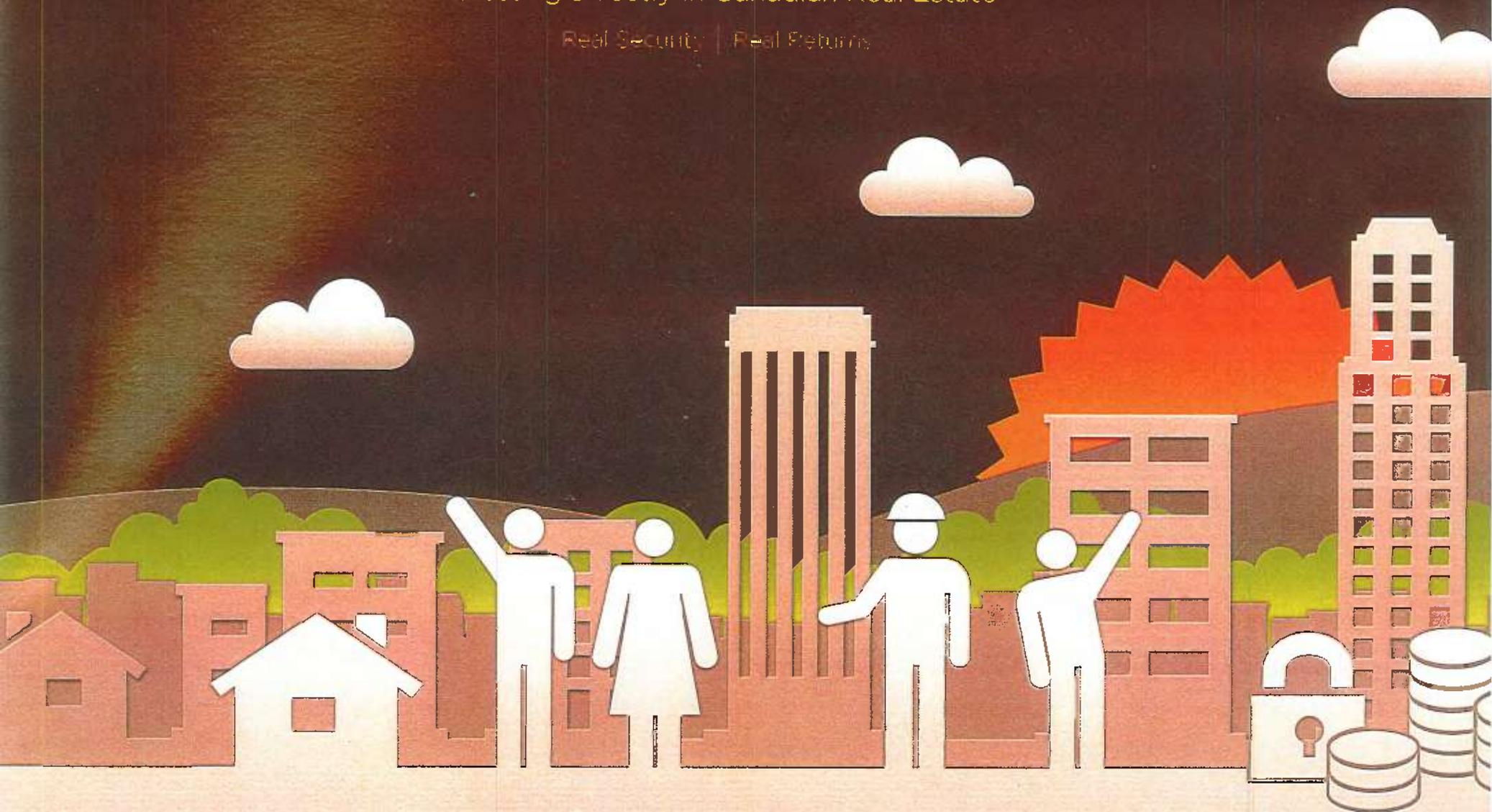


	Year 1	Year 2	Year 3	Year 4	Totals
Principal \$100,000					
Interest Paid Quarterly	\$8000	\$8000	\$8000	\$8000	\$32,000
Principal Repayment	-	-	-	-	\$100,000
Deferred Lender Fee	-	-	-	16%*	\$16,000
Total Inflow	-	-	-	-	\$148,000

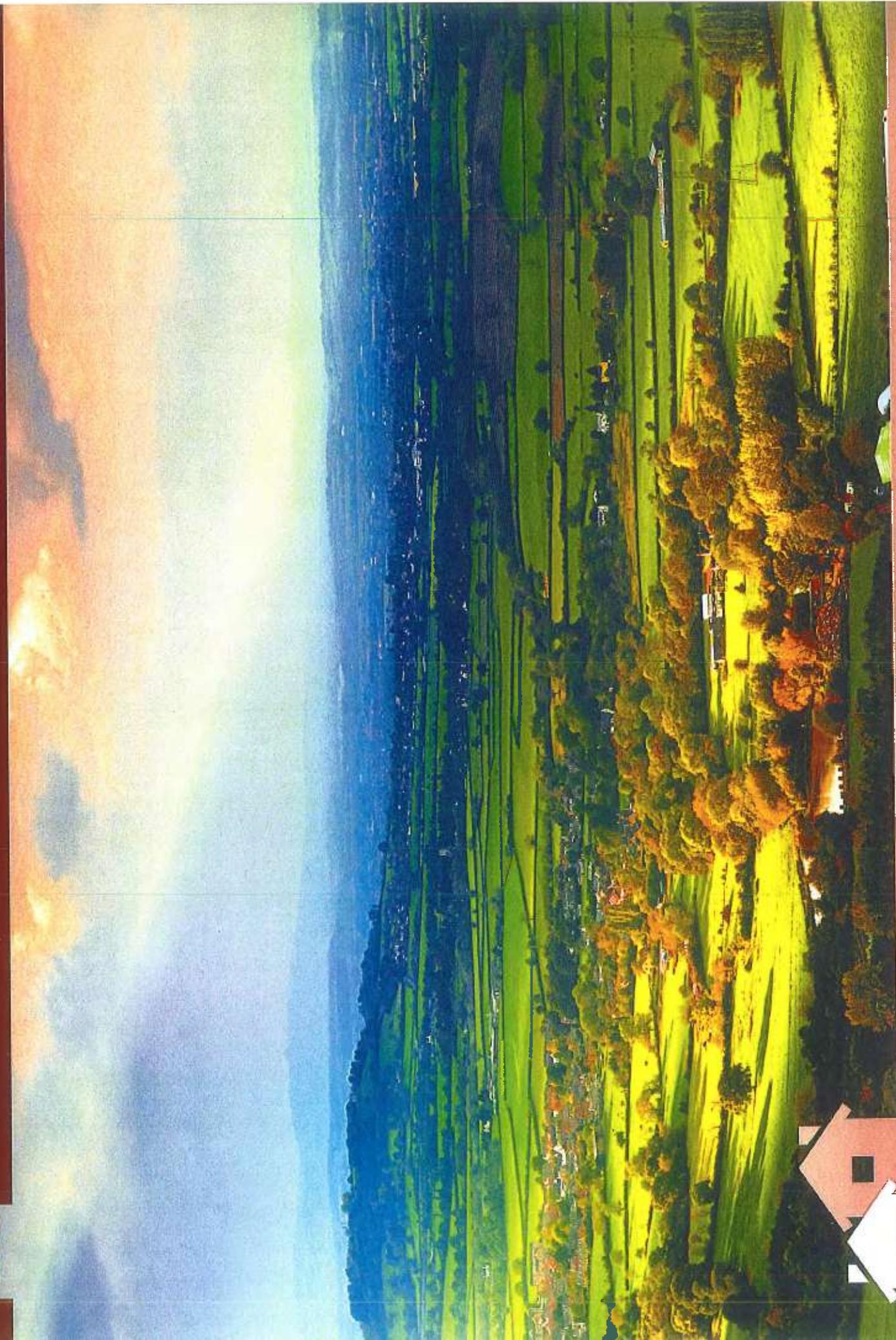


Investing Directly In Canadian Real Estate

Real Security | Real Returns



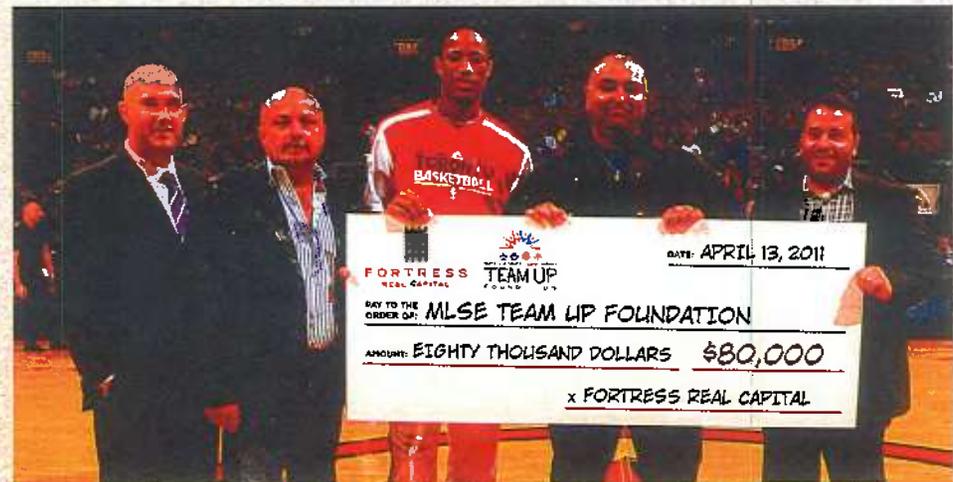
- For advisor use only -



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.

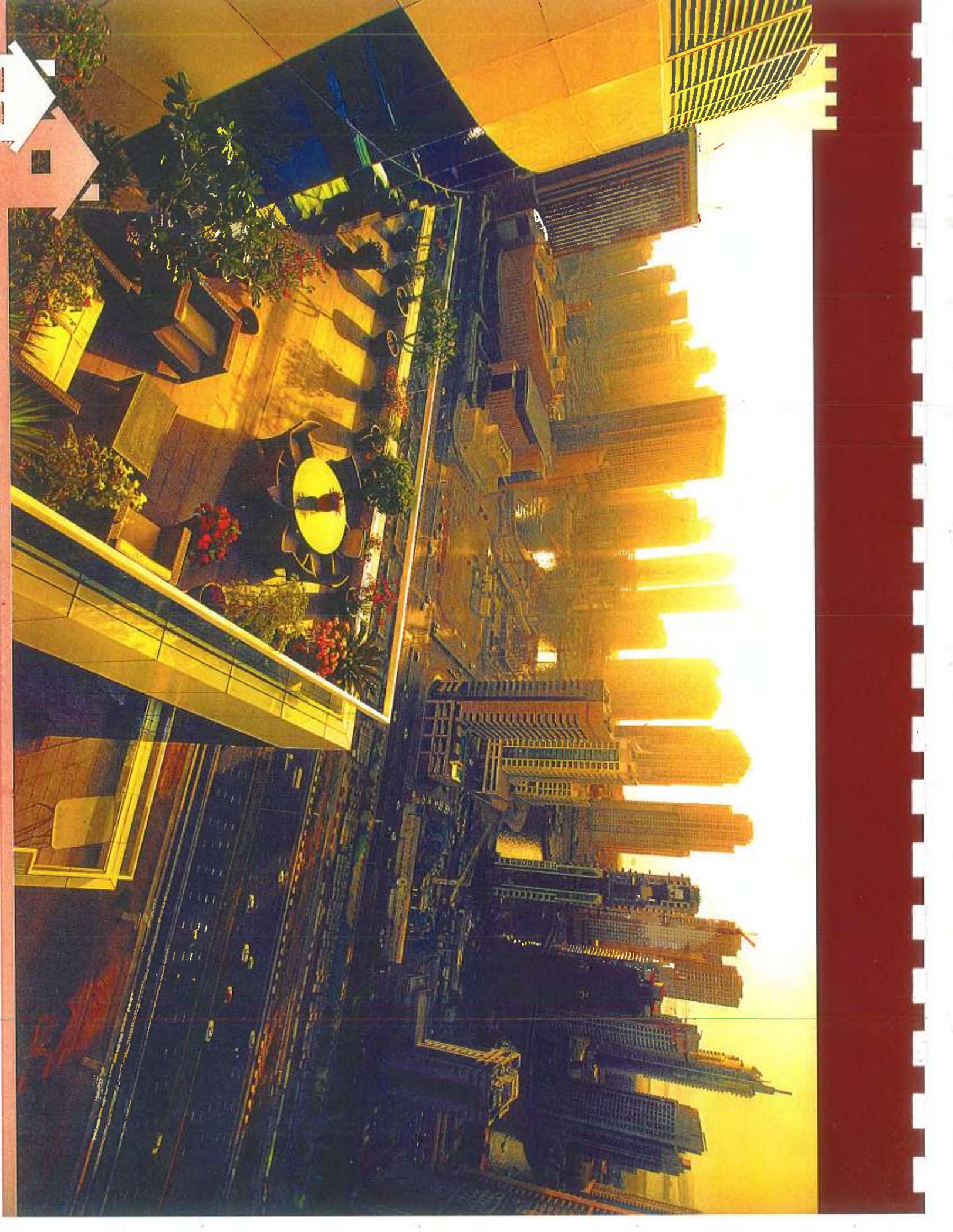
Speak to your financial advisor or professional for more information on how the Fortress Real Capital product (offered by Centro Mortgage, FCSO License 10102) can make sense for you and your family.



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

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





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.



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!



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

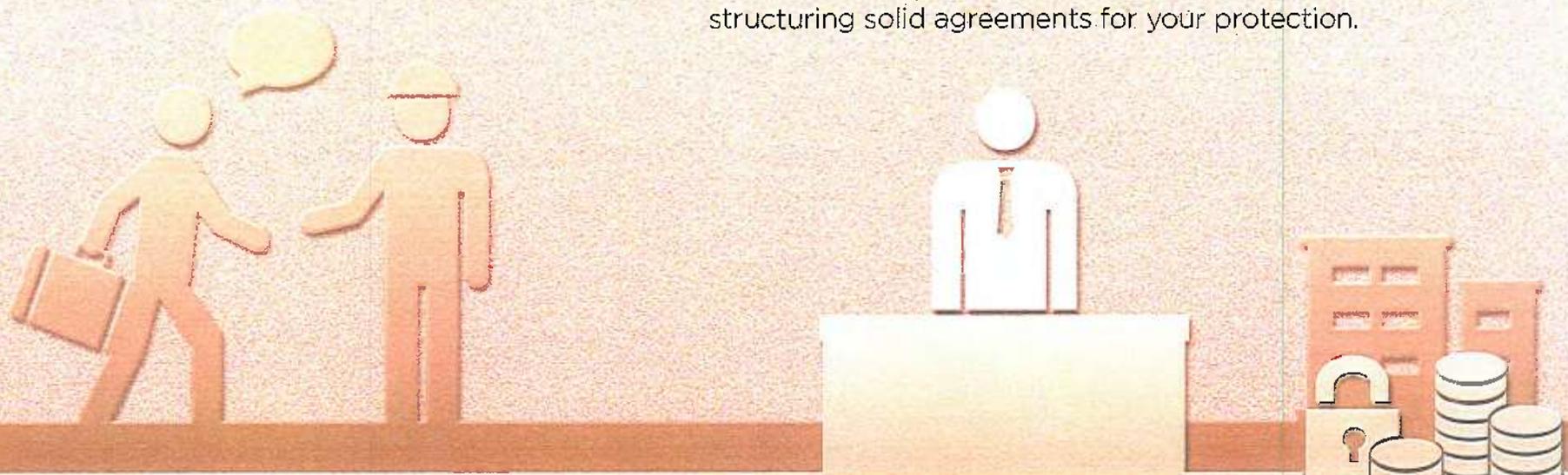
Monitoring, Estimates and Cost Verification

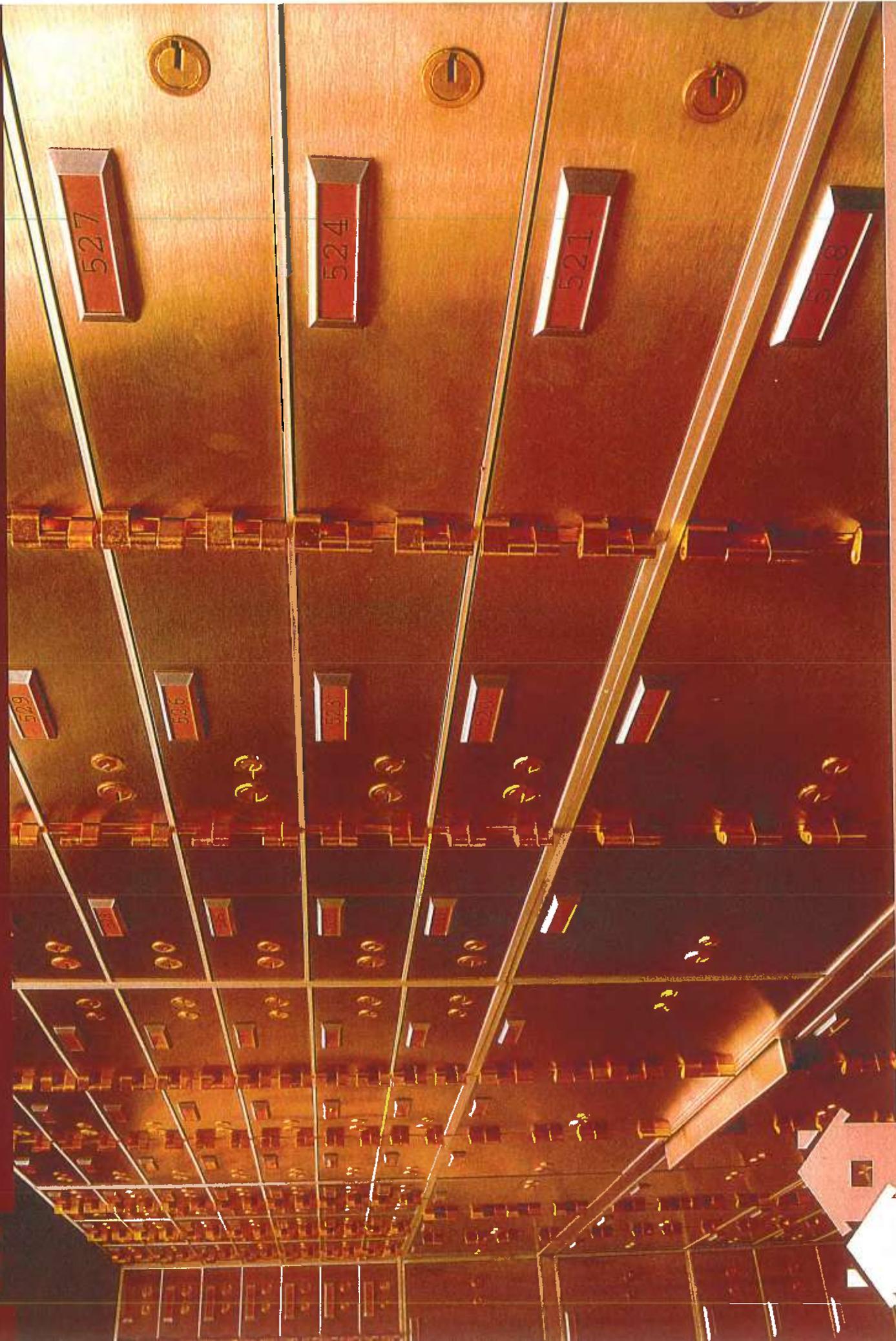
Then it's off to the cost consultants and engineers. They look at the developer's pro-forma to make sure that all development and construction costs are accurate; the same consultants the bank uses to monitor and distribute out money on \$100 Million construction loans.

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.





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 or necessary pre-sales?

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 zoning calls for 14 stories, that is what we will seek to build. By working with the current planning, Fortress reduces the risk of potential development delays that can stall a project.

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

We have all heard and seen horror stories when this happens; projects 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 head office. These monies are securely maintained in a separate account to ensure that the funds required to pay the interest on your full term is safely administered and available at the proper intervals.

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

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

Therein lies the benefit of a syndicate mortgage structure; all investments carry fixed terms and defined horizons. Monies are due back at the completion of the term and any delays in construction or completion provide additional exit options:

1. A negotiated extension for which the developer/builder compensates the investor
2. A re-financing 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 have their monies paid back prior to the developer's equity or any other shareholder



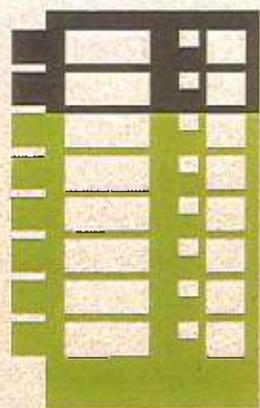


What is Loan-to-Value Ratio?

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.



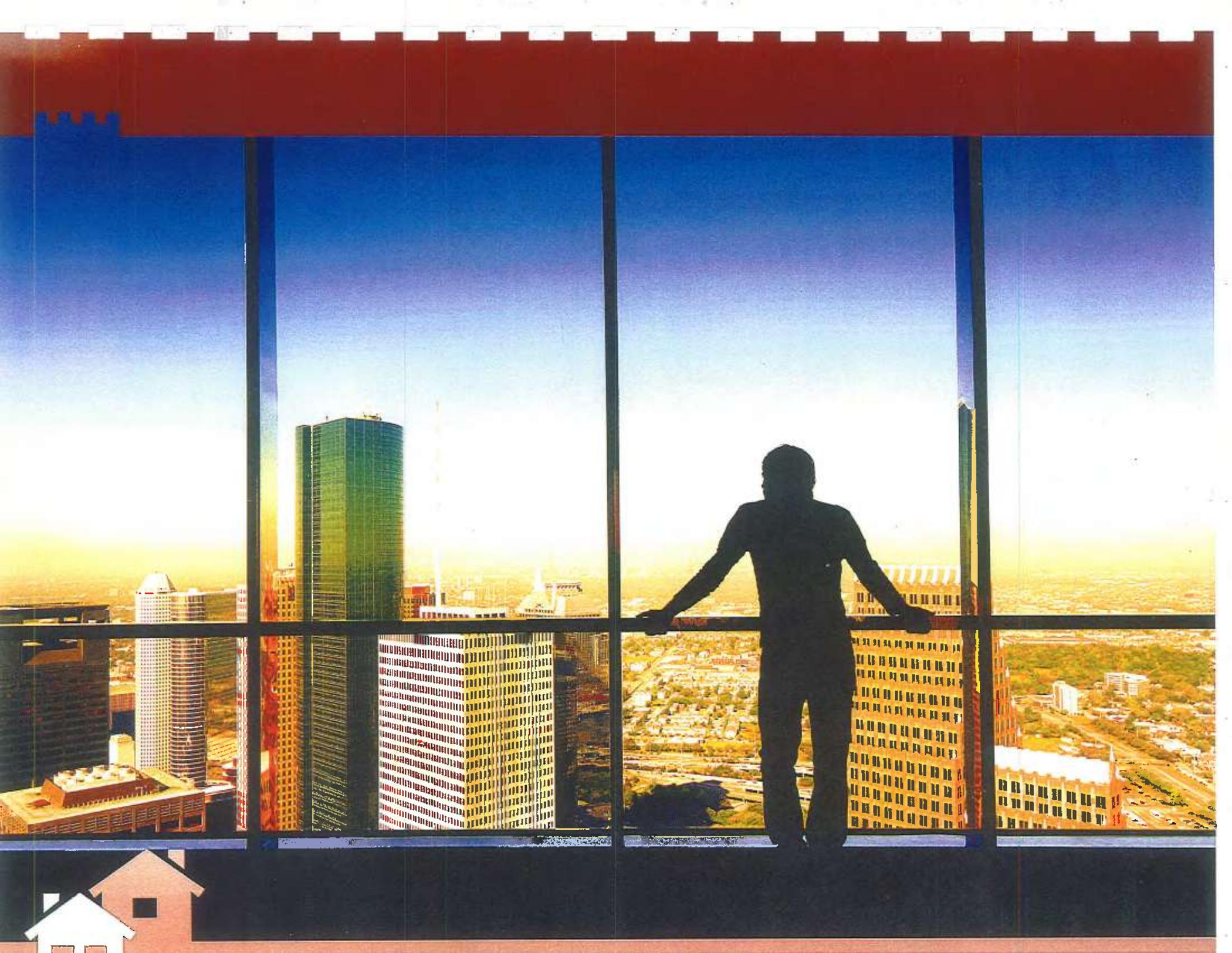
When buying a home, you might provide a down payment of 25% and then borrow the rest of the money (75%) from a bank. This is a 75% LTV mortgage where the debt is 75% of the total value of the property.



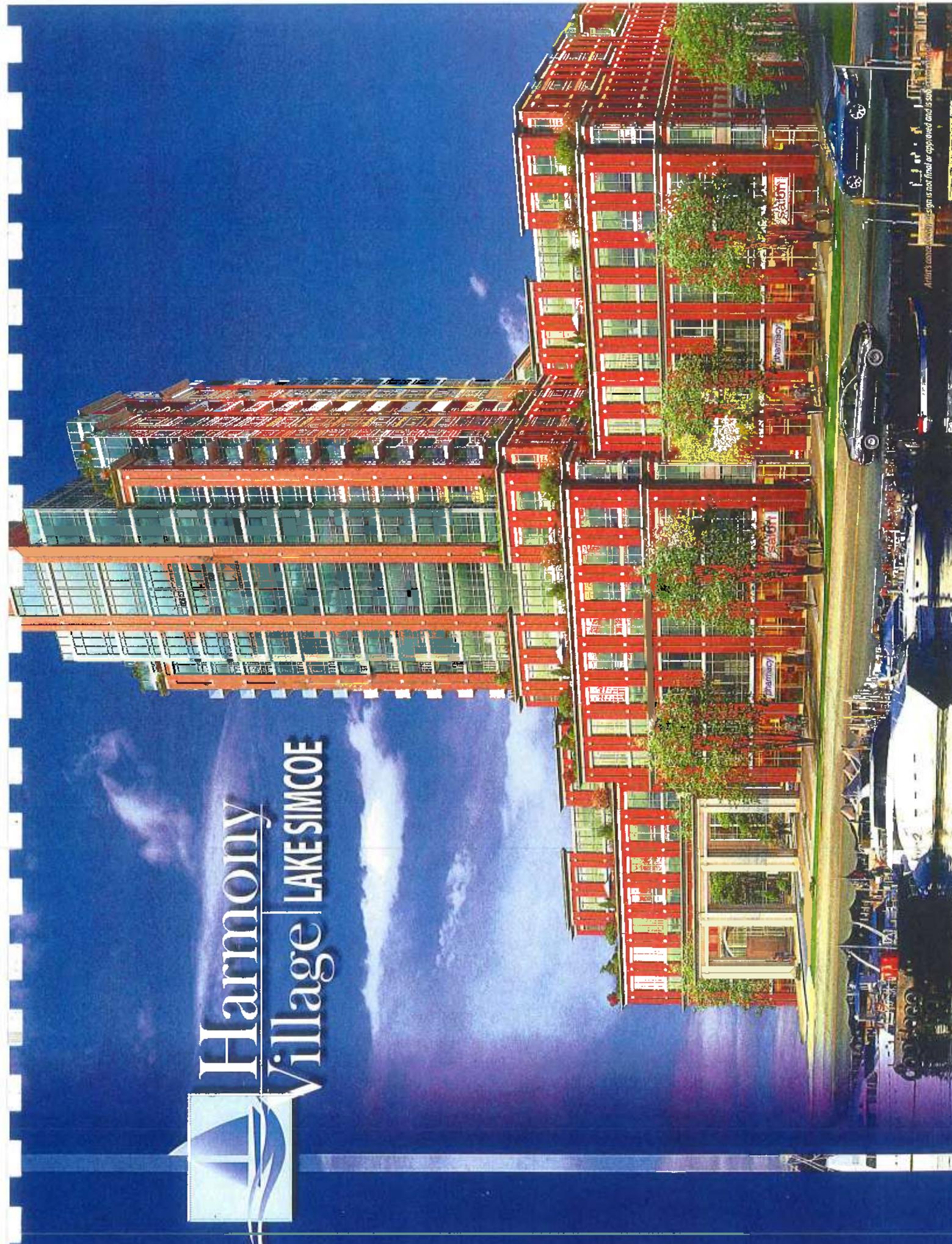
In a Fortress syndicate mortgage, we employ similar LTV ratios of about 75% to 80%. In the event of a sale, the bank's land loan/construction mortgage and the Fortress syndicate mortgage get paid before the remaining equity in the property is paid to the developer. In the event of a sale, Fortress investors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

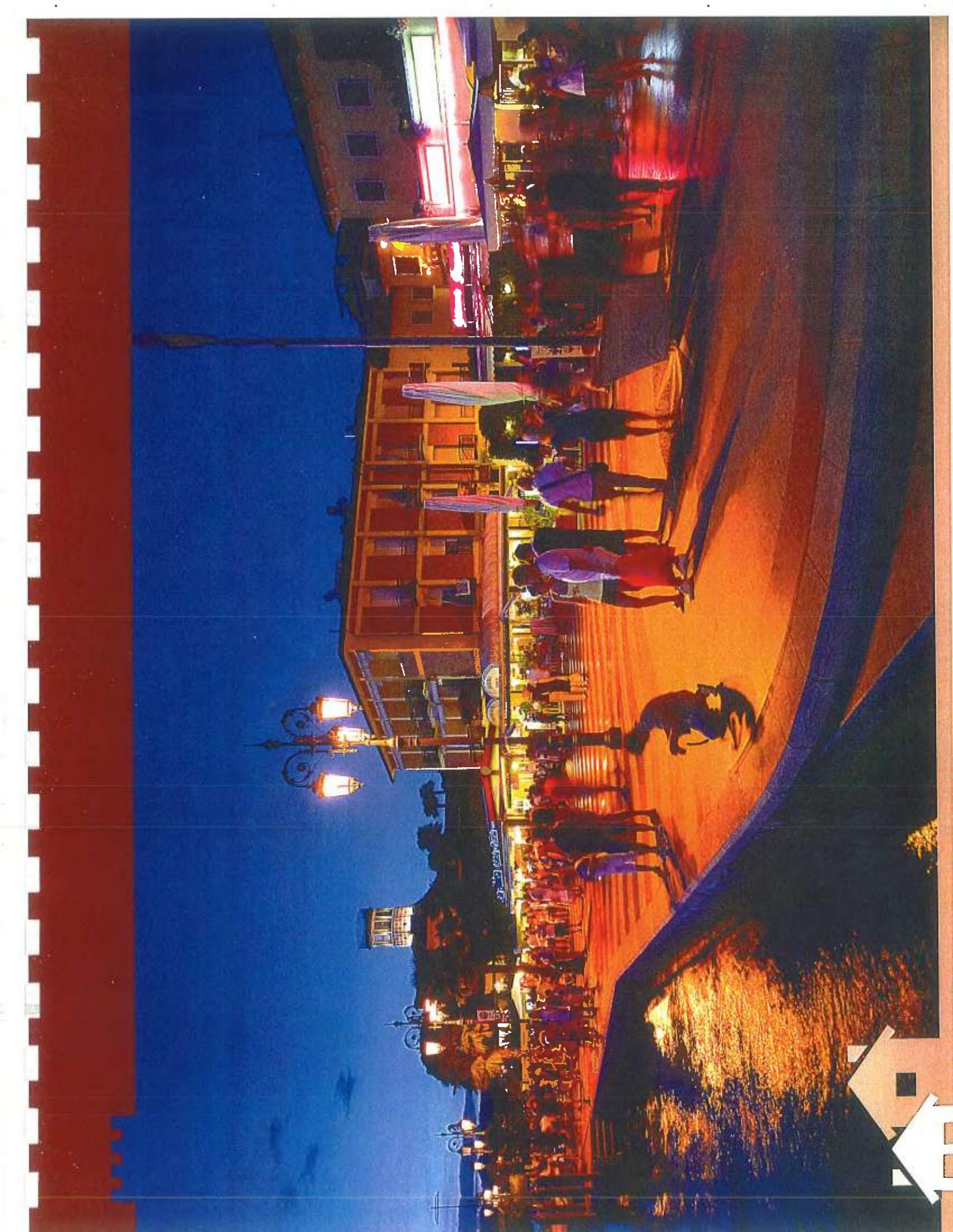




Harmony Village | LAKESIMCOE



Artura's concept design is not final or approved and is subject to change.



Located on Lakeshore Drive along the shores of Barrie, Harmony Village Lake Simcoe is a multi-phase development aimed at the burgeoning seniors market.

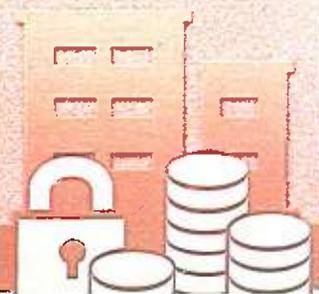
A vision from City Core Developments Inc., this project will bring much needed seniors residences and boardwalk amenities to the beautiful shores of Lake Simcoe.

Situated next to an ecological park on almost 7 acres of prime waterfront land, the site is pre-approved for 925,000 sq. ft. of density spread over two grand towers.

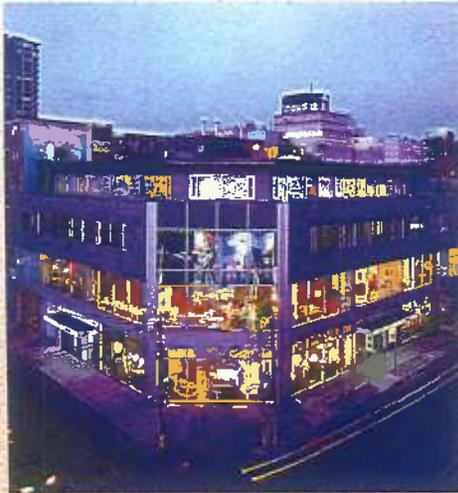
The developers envision a staggered layout with one taller tower near the shore and 4 manor buildings located across the back of the parcel, each designed to provide clear views of the water.

In addition, this development includes a 25,000 sq. ft. community centre with a multitude of services geared towards the seniors community that will be accessible to residents and Barrie locals.

With the combination of residences, community centre and a new boardwalk along the lake, Harmony Village will set the next level of standard on the shores of Lake Simcoe in Barrie.



Since 1976, City Core Developments have completed several successful and well known projects. When choosing a site to invest in, the track record of the developer is one of the most important factors to consider.



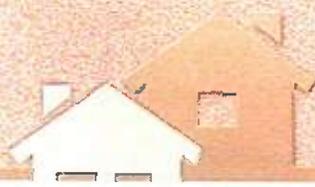
SoHo Centre
Downtown Toronto



Springdale Village Centre
Brampton, Ontario



Mozo Condos
Downtown Toronto



City Core Developments Inc.

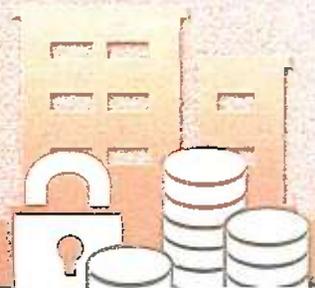


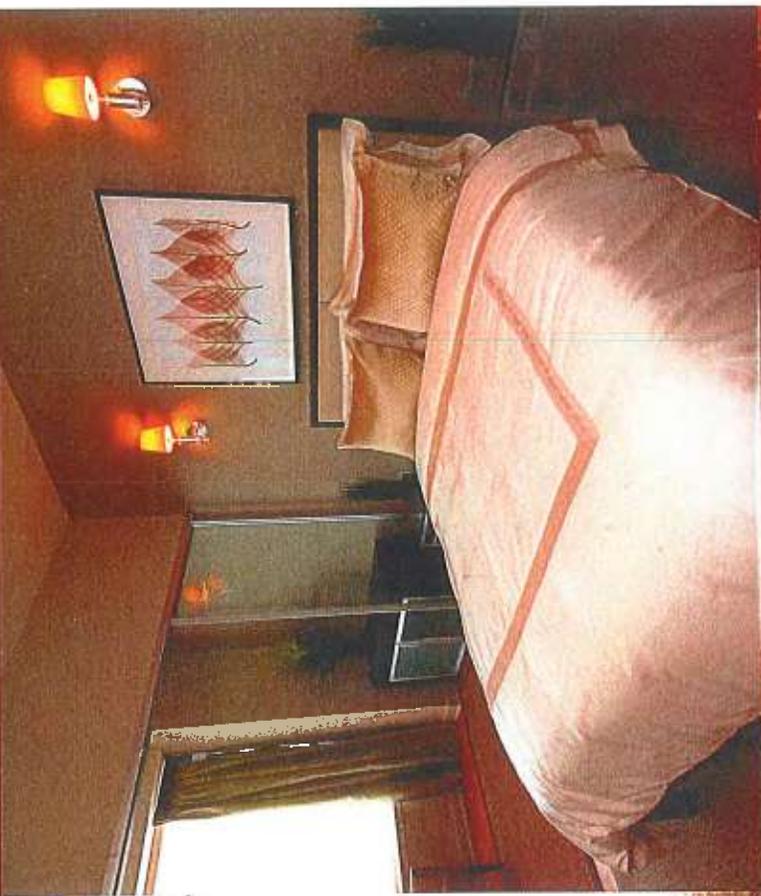
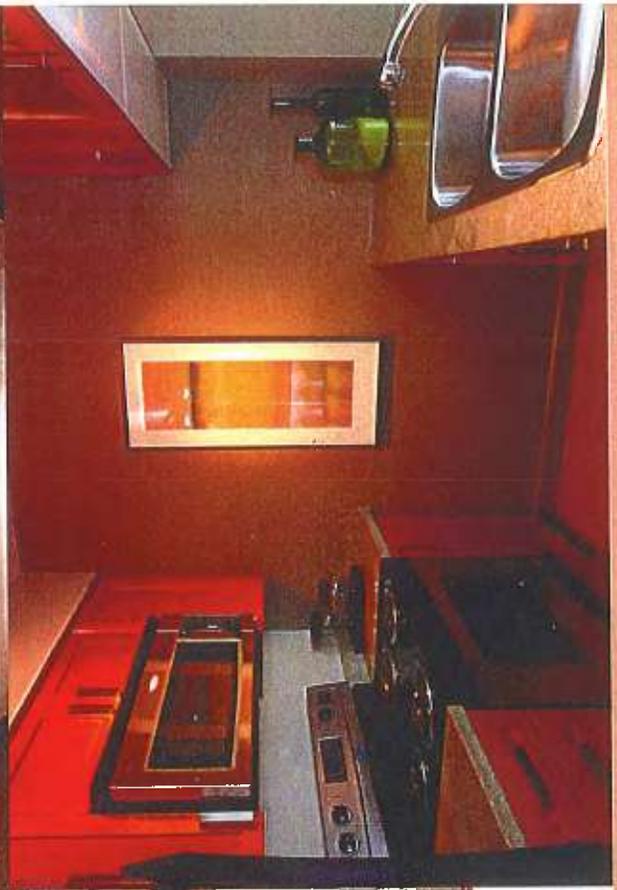
Harmony Village Lake Simcoe, is the vision of Jack Pong, President of City Core Developments, who has successfully launched Toronto's Harmony Village - Sheppard.

City Core Developments Inc. has successfully developed a wide variety of real estate projects from multi-residential to large commercial developments, notably the Springdale professional building, the SoHo Centre in downtown Toronto and the iconic Mozo development.

The company prides itself on its commitment to building to the highest green building standards, achieving a minimum of LEED™ Gold certification for all of its buildings since 2005.

All City Core Developments offer state-of-the-art building architecture with renewable energy systems, which provide the healthiest, brightest and most comfortable living environments. The company's attention to detail has resulted in award-winning building designs and national recognition for bringing new building technologies and creative innovations to the marketplace.





The Development

“Harmony Village is poised to provide residents with an active, fulfilling lifestyle for many years to come.”

Harmony Village Lake Simcoe is the second planned project of its kind, focused on creating a community that is highly sought after by today's modern senior seeking 'resort lifestyle living'.

The plan is to provide affordable residences to seniors in a desirable area with access to programs, services and amenities, right at their doorstep. At the heart of the development is a 25,000 sq. ft. community centre accessible to residents as well as to the entire Barrie senior's community.

“It's a wonderful way to establish a happy, vibrant community. Many baby boomers are accustomed to high quality, independent living,” says Jack Pong, the developer of the project.

A recent study by KPMG predicts Canada will need an extra 52,000 retirement beds by 2016 alone at an estimated cost of \$17 billion - *The Globe & Mail* (Oct. 2011)

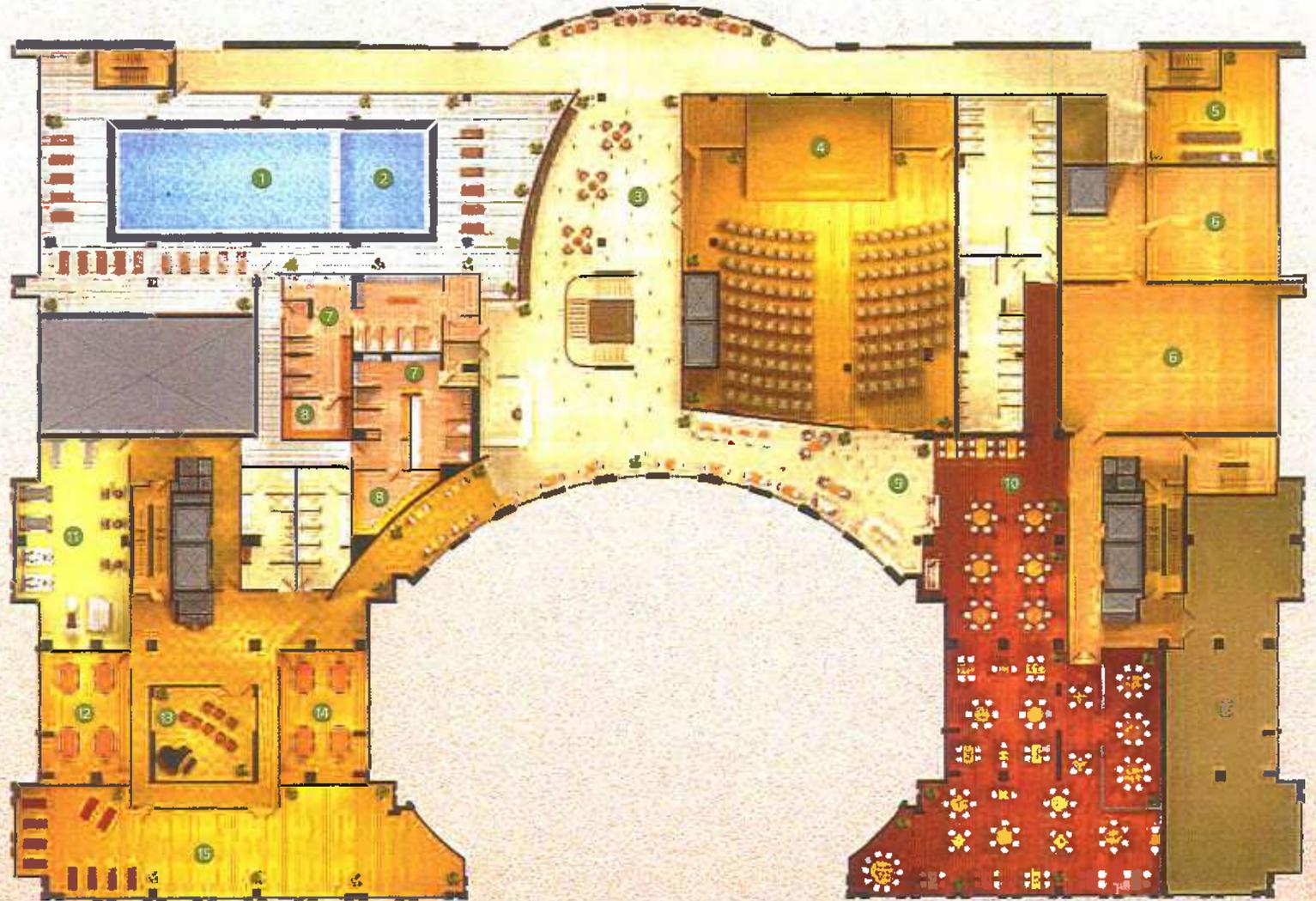


Village Amenities

- 1 Swimming Pool
- 2 Aqua-therapy Pool
- 3 Exhibit Area/Lounge
- 4 Amphitheatre/Concert Facility
- 5 Cooking Class Room
- 6 Kitchen Area
- 7 His & Hers Change Rooms
- 8 Steam Rooms
- 9 Bar/Lounge Area
- 10 Restaurant/ Dining Room
- 11 Fitness Centre
- 12 Card & Games Room
- 13 Music Room
- 14 Arts & Crafts Room
- 15 Music Room
- 16 Yoga/Dance Studio

Additional Amenities Not On Rendering

- Computer Room
- Library/Lounge
- Theatre/Seminar Room
- Cappuccino Bar/Tea Room
- Party Rooms
- Billiard Room
- Courtyard Garden and Pond
- Putting Greens
- Outdoor Walking Path
- Indoor Walking Promenade
- Retail Shops and Services



Community Amenities

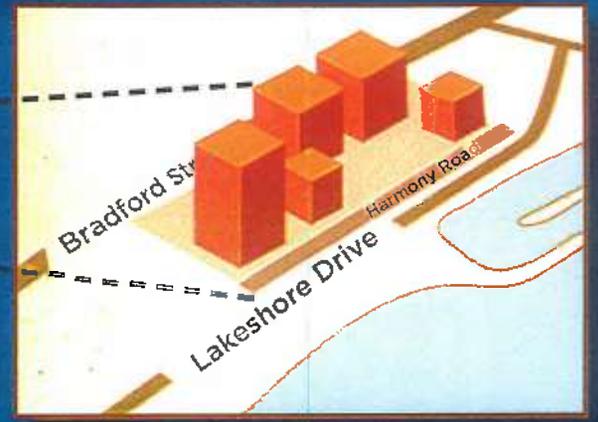
- At the heart of the development is a 25,000 sq. ft. community centre, accessible to residents as well as the Barrie seniors community.
- The community centre will offer a multitude of facilities and services geared towards seniors, including an aqua -therapy pool, movie theatre, recreation rooms and more senior services than any other development in the region.
- Harmony Village Lake Simcoe is also looking to develop an outdoor retail promenade along the new proposed Harmony Road.
- This new thriving retail boardwalk will extend from the marina and connect with Bradford Street, incorporating outdoor restaurants, cafes and shops.





Barrie
GO Bus
Terminal

Collier St.
Maclaren
Art Centre



Lake Simcoe

Southshore
Community
Centre

Allandale
Waterfront
GO Rail

Lakeshore Dr.

Burton Ave.

400

27

400

27

Ross St.

Dunlop St.

Anne St.

Tiffin St.

Collier St.

Ferndale Dr.

Location and Amenities

FORTRESS
REAL CAPITAL

Regarded as one of Canada's fastest growing cities, Barrie has undergone a tremendous expansion.

With close proximity to highway 400 and a new GO Train station within a two minute walk, Harmony Village sits on the last available piece of lakefront property that can be developed.

Situated along Bradford street with it's great vistas to Lake Simcoe, this previous industrial site will undergo an intensive site remediation creating a revived and healthy environment for the future residents and the City of Barrie.



A Message From The MPP



"I look forward to potentially working with council, Jack Pong, Fortress Real Capital and the City Core Developments team to further enhance the quality of life of our seniors community and those who embrace Barrie's stunning waterfront, through the intriguing vision of the Harmony Village concept."

Rod Jackson, MPP
Barrie



CMHC (Dec. 2011) reports:

"...aging baby boomers will generate demand for condominiums" as "seniors have higher rates of condominium ownership than any other age group... and those rates are rising"

"Seniors will account for nearly one-quarter (24%) of the Canadian population by 2036, and the real estate market is poised to change significantly because of their influence."

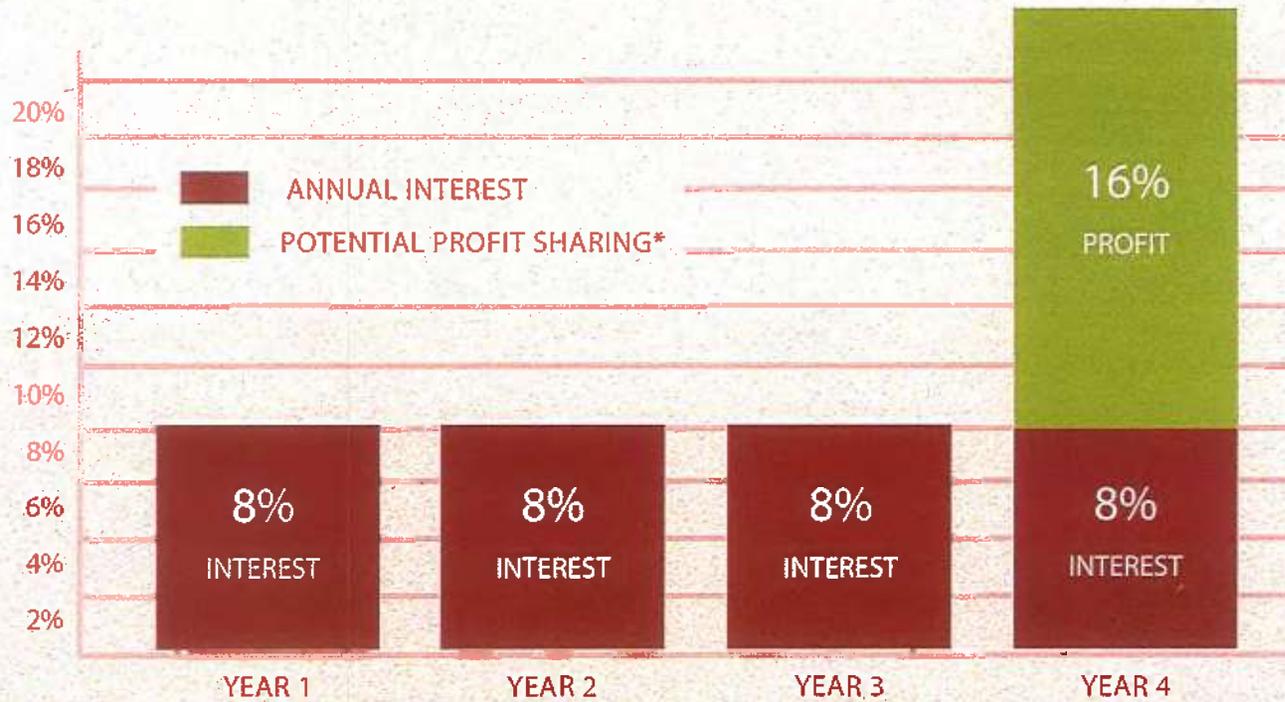


The Globe & Mail (Oct. 2011) reports:

"...that opens the door for independent operators to fill the gap... trends are now pointing towards constructing units that range from studio sized apartments... to high end, multi-room suites. (Additionally), that means a need for buildings that feature state-of-the-art exercise equipment and dynamic activity programming"

- Affluent boomers expect cruise ship living on land.





Principal \$100,000

Interest Paid Quarterly

Principal Repayment

Potential Profit Participation

Total Inflow

Year 1

\$8000

-

-

-

Year 2

\$8000

-

-

-

Year 3

\$8000

-

-

-

Year 4

\$8000

-

16%

-

Totals

\$32,000

\$100,000

\$16,000

\$148,000

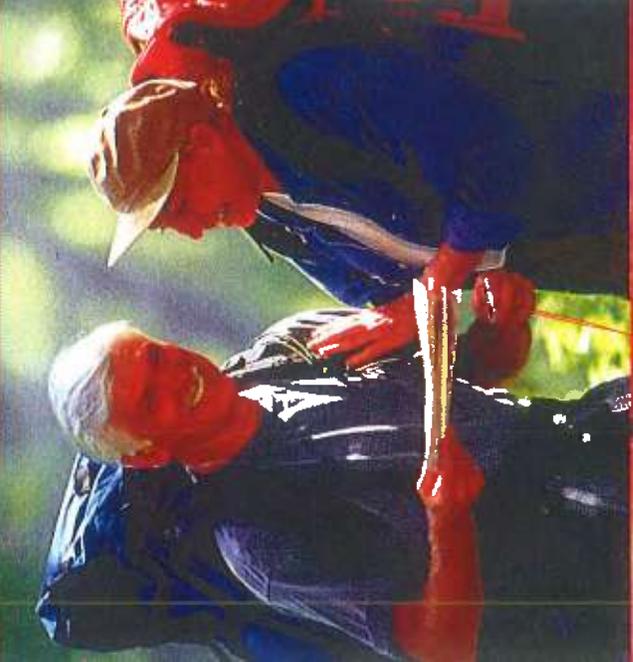
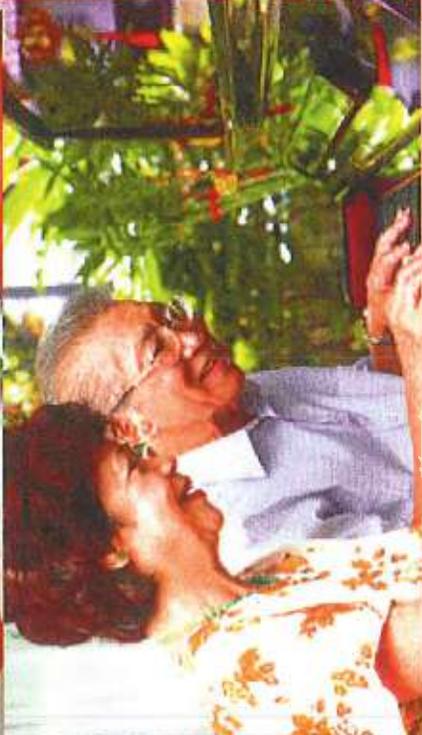
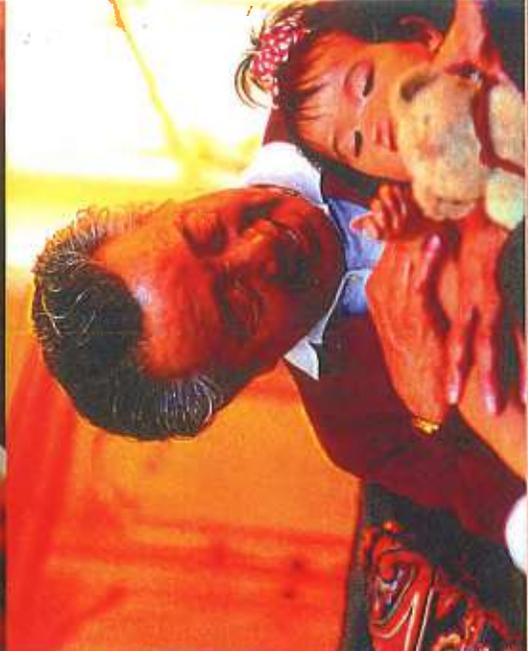
**See contract for details and conditions*



Development Summary

- A master planned seniors campus and community, boardwalk & commercial area situated on 7 acres overlooking Lake Simcoe.
- Currently site plan approved for 925,000 sq. ft. over two towers, the project seeks to increase the density to house one super tower along with four smaller manor buildings.
- A 25,000 sq. ft. recreation centre will be built and provided to the city to house and support seniors services and activities for the community; amenities will include a pool, movie theatre and leisure space.
- With close proximity to Hwy 400 and a walk to the new GO Train Station, residents will have easy access and quick commutes into Toronto.
- The second such community envisioned by Jack Pong of City Core Developments; previous projects include the SoHo Centre, Springdale Village Centre and Mozo Condos.





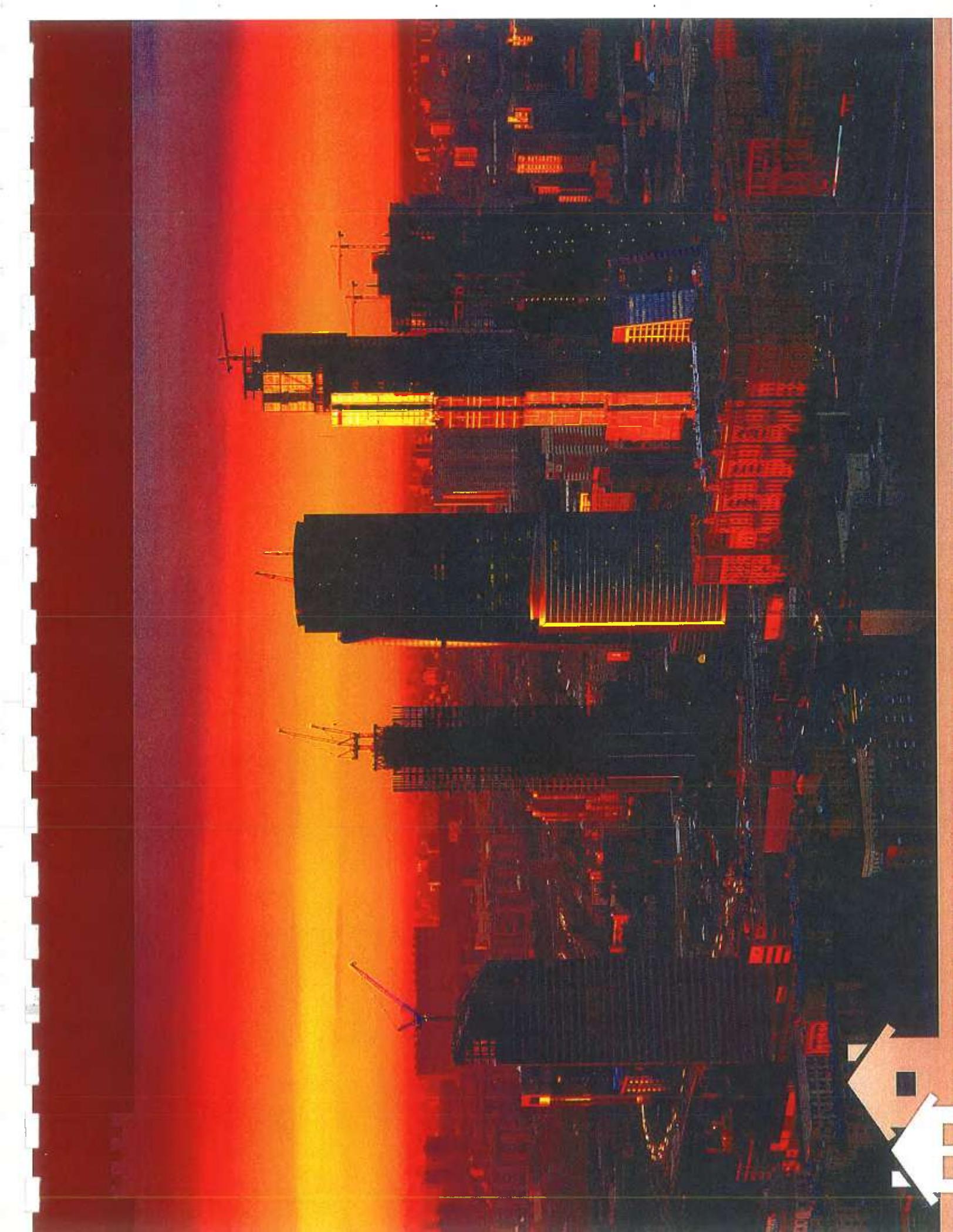
Fortress focuses on large scale, blue chip development deals with established builders and developers with decades of experience; brands such as Hilton Hotels, Brad J Lamb and CityCore with projects in Toronto, Regina, Calgary and Ottawa.



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.





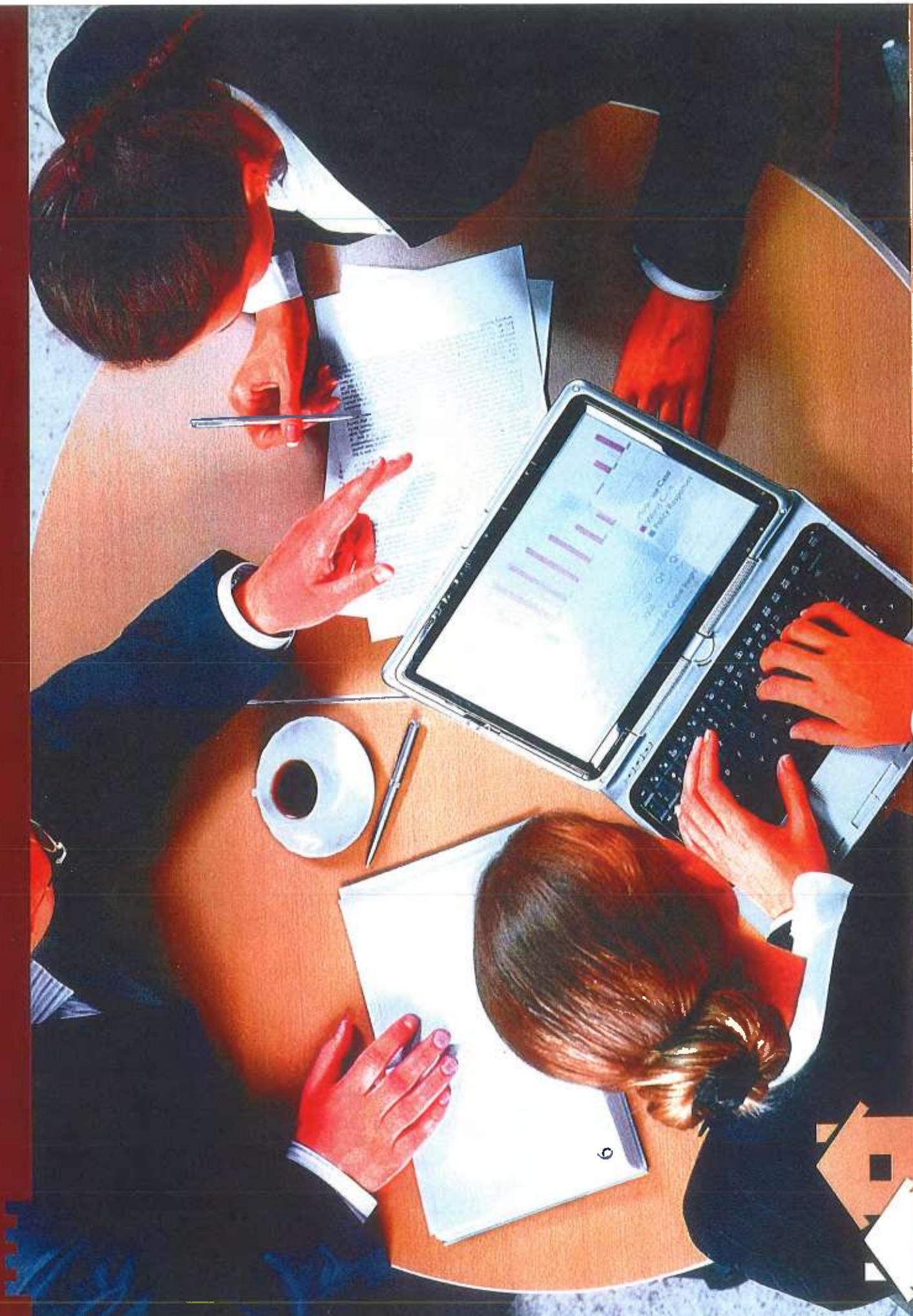
Terms and Highlights

- 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





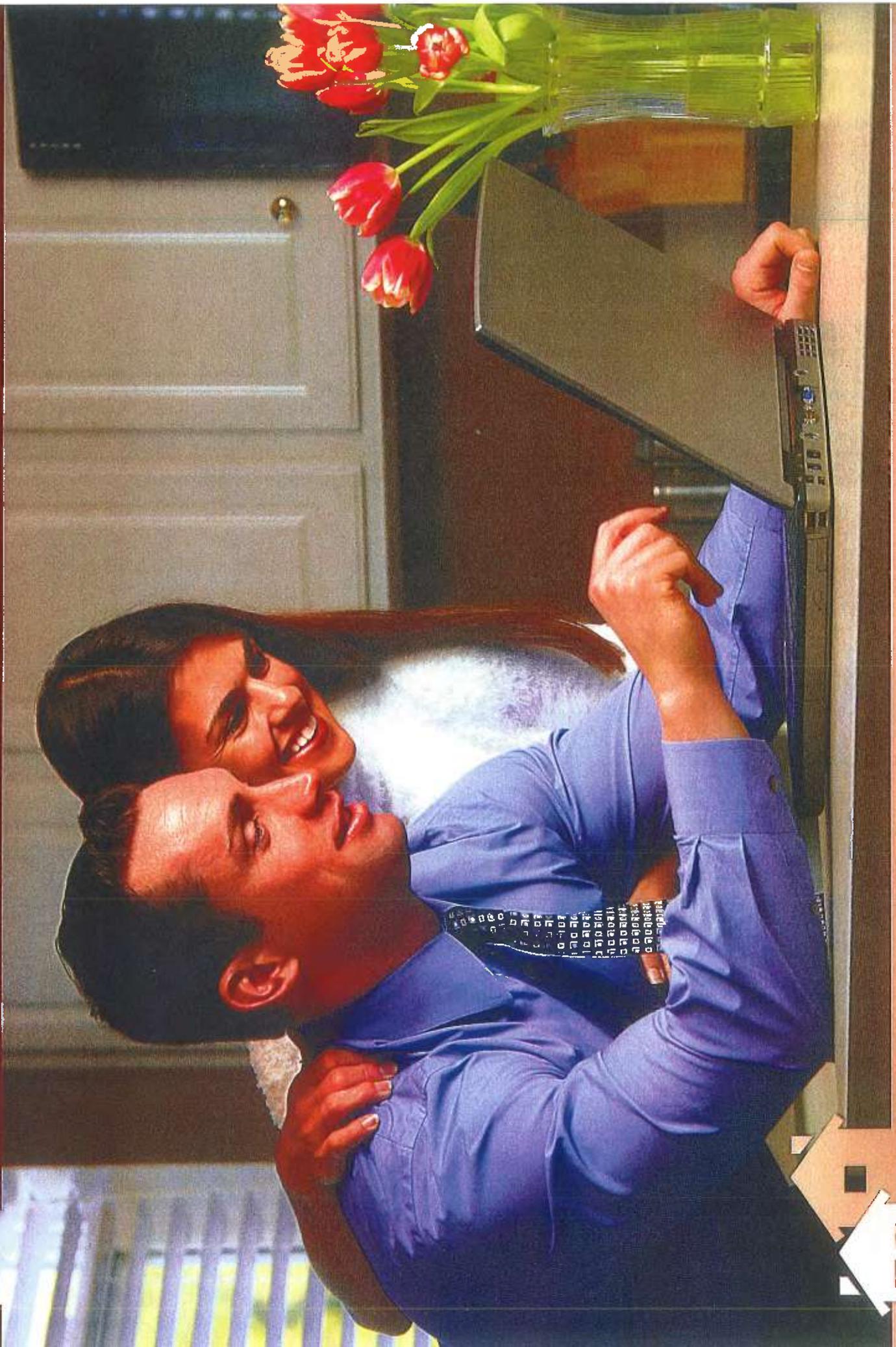
Investment Summary



	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*





New Dollars

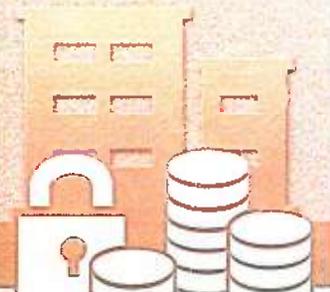
Cash: Certified Cheque or Bank Draft to administering Lawyer in Trust

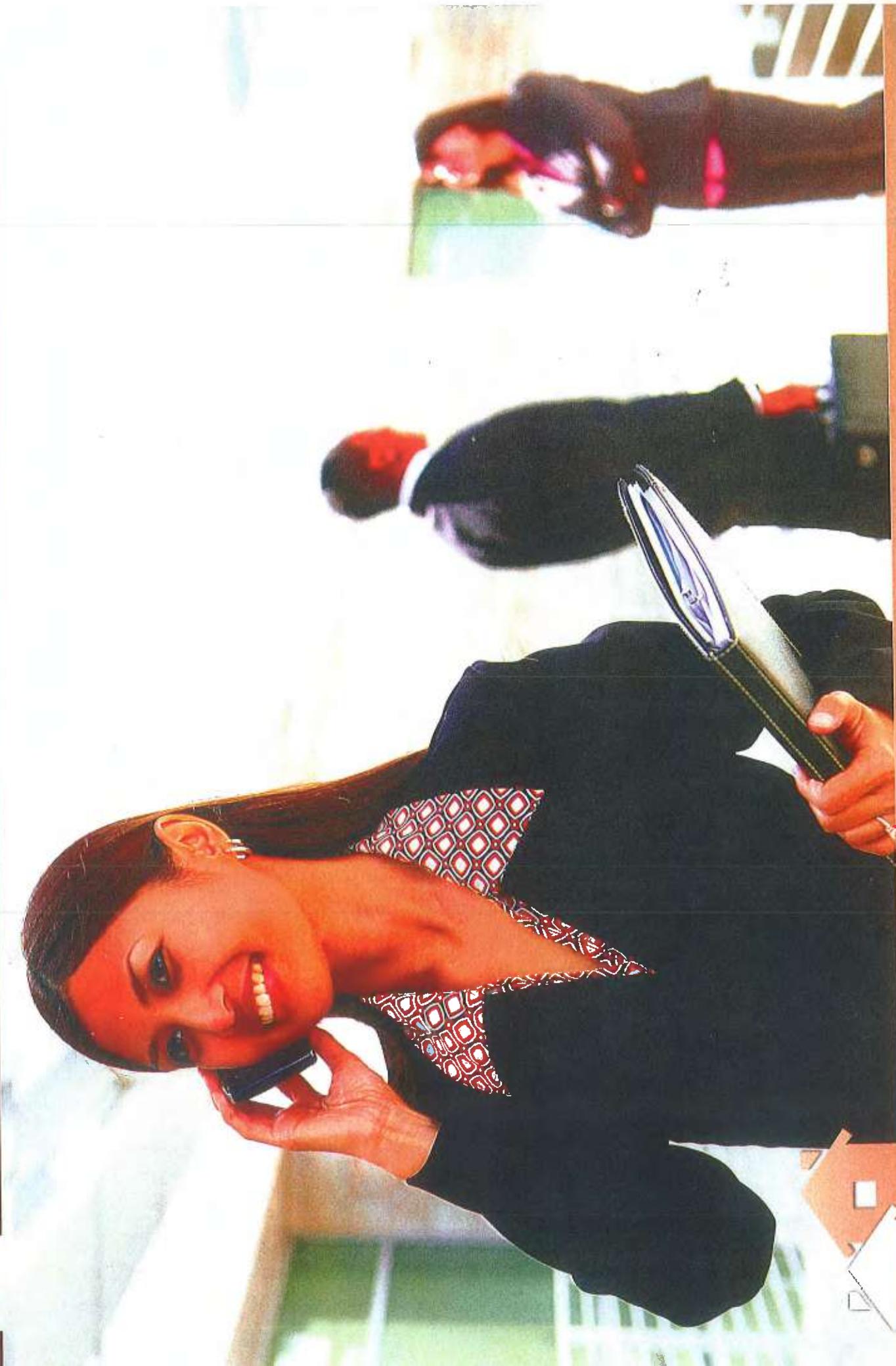
RSP: A new contribution can be made

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)**





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.

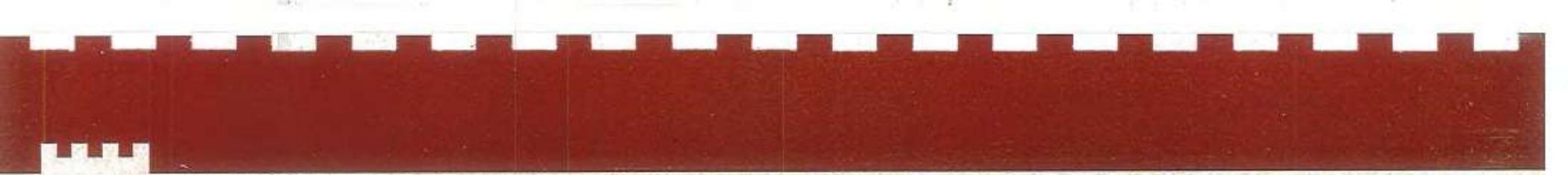
In every transaction, you will speak to and get advice from a licensed mortgage agent/broker and a lawyer who will provide ILA (independent legal advice). In some instances, where required by local rules and regulations, the services of a registrant may also be engaged.

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!

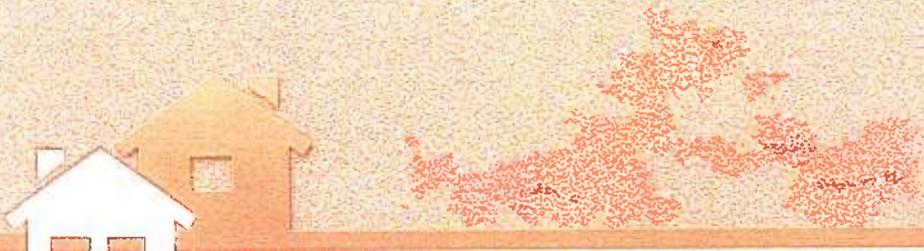




Thank you for taking the time to view this presentation.

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



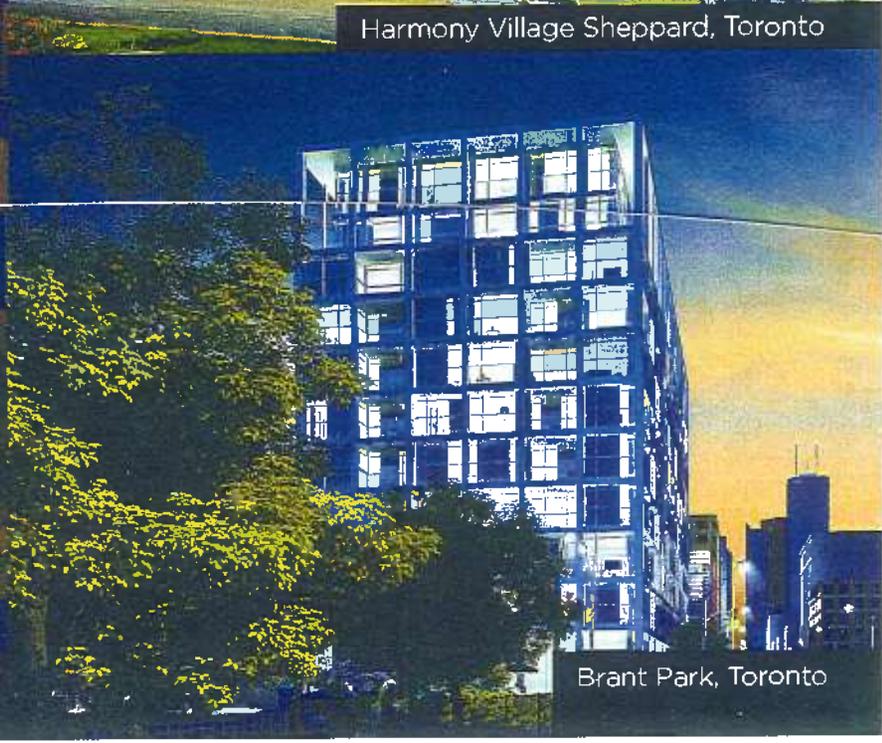
6th and Tenth, Calgary



Harmony Village Sheppard, Toronto



Capital Pointe, Regina



Brant Park, Toronto



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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