

## NorthLend Financial inc. Discover the Possibilities

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### About NorthLend Financial inc.

#### **Our Mission**

Offer top of the line Mortgage Administration with state-of-the-art technology, reporting and constant communication to our clients.

All this while performing in an ethical and trustworthy manner.





Our president and founder is Jason Anbara. He has been in the finance industry since 2006 working for two of the major banks. He has managed over 500 employees throughout his career in departments ranging from Customer Marketing, Sales and Collections. In addition, he is the winner of consistent customer service and industry leading awards.

He graduated with Honours in International Management and a bachelor of Commerce from The Telfer School of Management at the University of Ottawa.

A husband and proud father of three, Jason enjoys travelling and spending quality time as a family.

Jason Anbara, Owner and Operator

# **Our History**



#### Our Experience

NorthLend Financial has been in the real estate investment business since 2011.







2011

2014

2017

2020

Investing in real estate can be done in a wide variety of ways: buy and hold, renovate and sell, traditional rentals, Airbnb...

Investors get exposed to these ways at some point in their investing careers.

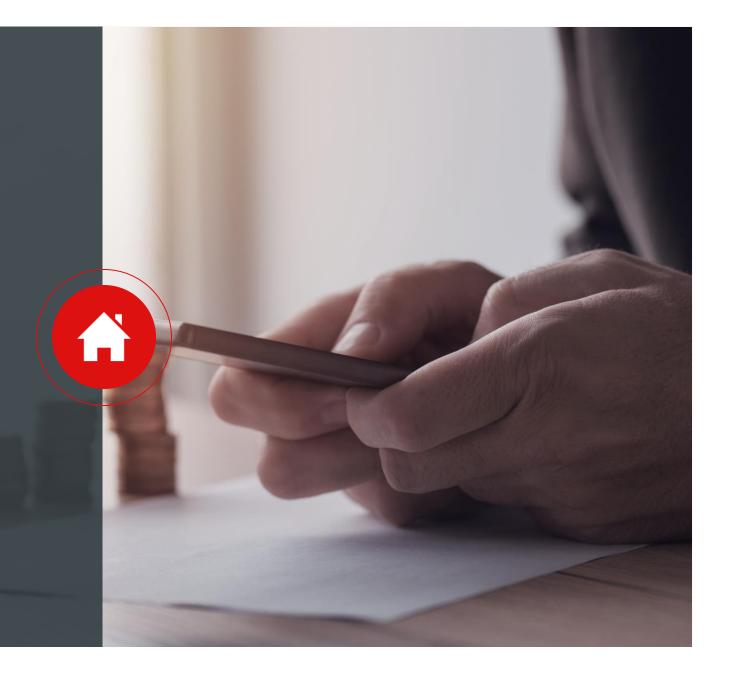
Their role in these types of transactions is rarely passive and often underestimated. Ultimately, it brings them to look for an alternative real estate investment opportunity better suited for their profile.



#### **Secured Mortgage Lending**

Real estate is one of the oldest and most popular investments. Although many people know this, what they don't know are the different real-estate investment options.

Previously controlled by traditional banking, mortgage backed loans represent the most secured form of lending. Through our services, this untapped portion of the real estate market is now offered as an investment opportunity.





—— NorthLend Financial inc.

### Secured Mortgage Loans and Mortgage Administration



#### Advantages Compared to Other Investments Types

- ✓ The only mortgage backed lending option in the market
- ✓ Higher returns than traditional investing
- ✓ Effective portfolio diversification
- ✓ Enables investors to leverage their RRSP's, Pension Plans, and other locked-in investments



#### Secured 6 - 12% ROI

We administer loans that pay our clients anywhere between 6% to 12%

#### 1 Year Terms

After 1-year, we will return your initial capital investment.

#### **FSCO Licensed**

We are licensed by FSCO to receive mortgage payments from borrowers and send them to lenders.

### **Current Investment Landscape**

Alternative investment opportunities are hard to come by and difficult to manage. Traditional real-estate investing comes with its fair share of headaches.

#### The Competition

- Uncertain ROI
- No Security
- Investor Pooling
- Investor Syndication
- Locked in Investments

#### NorthLend Financial

- **6**% 12% ROI
- Backed by Individual Mortgages
- No Pooling
- No Syndication
- FSCO Verified Borrowers





## The Competition

Typically, other administrators and mortgage investment corporations operate within these parameters.

They pool investors or do syndication; you basically get a share of a project. The reason they offered a variable return instead of a secure ROI, is that if something goes wrong with the project, everybody pays.

If there is no issue, the maximum return is around 8%

Their terms vary from 3 to 5 years.



## The NorthLend Financial Way



NorthLend is a Mortgage Administrator founded in Ottawa early 2017. We take pride in providing top of the line Mortgage Administration to our clients. We consider ourselves at the forefront of the market when it comes to providing our clients with state-of-the-art technology to monitor and keep track of their investments. In addition, we offer support and service 7 days a week.

A Mortgage Administrator is a business that is licensed to receive mortgage payments from borrowers and send them to lenders. Mortgage Administrators are hired by lenders to monitor the agreement and take steps on their behalf to enforce mortgage payments.



The NorthLend Financial Strategy

### **Our Guarantee**

- ✓ We Offer predictable returns to investors
- ✓ All our assets are within Eastern Ontario
- ✓ We invest in only the top 15% of available transactions
  - ✓ All our borrowers fall within FSCO guidelines

## 1 Year Investment Cycle

- Become a Member

  Contact one of our consultants to join our group of investors.
- Receive Notification

  Once your account is setup, you will receive notification of your account approval.
- Choose Your Investment
  We have many personal investment
  opportunities based on your current situation.

- Transfer Funds

  Approve the documents and transfer your funds into an in-trust account.
- Receive Monthly Interest

  Every month we will payout your interest dividends and deposit to your account.
- After 1-year, we will return your initial capital investment. \*Certain conditions apply

