

FUTURE  
HILTON HOTEL



UNDER  
CONSTRUCTION



# CAPITAL POINTE

An upscale mixed-use development in downtown Regina

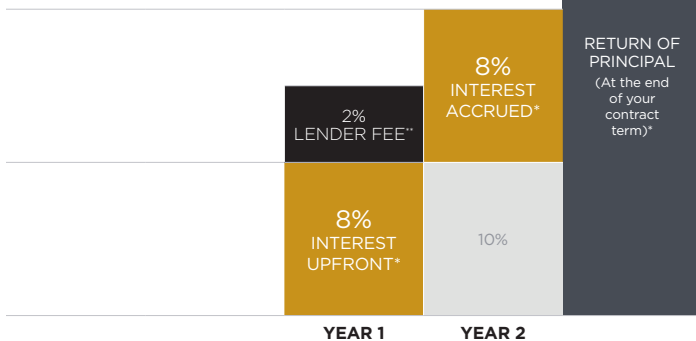
## SYNDICATE MORTGAGE LOAN FEATURES

- **Unique feature:** Face amount of your loan is *secured* via a registered charge against the property.
- Your loan has a defined term & fixed interest rates.
- Loans can be made via RRSP, RESP & TFSA to residents of **Ontario and Nova Scotia**, as well as by cash (Please speak to a licenced mortgage agent or broker for details).

## INVESTMENT SUMMARY

Principal	\$100,000	Total Interest & Lender Fee	\$18,000
8% Annual Interest	\$8,000	Total Principal & Interest	\$118,000
Lender Fee	\$2,000		

- Developer: Fortress Real Developments
- Minimum Investment: \$30,000



TOTAL ESTIMATED RATE OF RETURN: 18%

\*See contract for details  
\*\*Limited time opportunity

“We are very excited about the impact the hotel sale will have on this project. There are many positives including an increase in the average selling price of units by an estimated \$60.00 per sq. ft.

— Nick Circosta, VP Development & Special Projects, Fortress Real Developments

## PROJECT FEATURES

- Capital Pointe is a mixed-use landmark development that is set to define Regina’s new standard in luxury living and personal service.
- Planned as the tallest tower in the province, this 26-storey, 180-unit luxury condominium will also feature a 144-suite Hilton Hotel and a ground floor commercial component.
- **Capital Pointe is under construction and over 55% sold.** ITC Construction Group is currently performing excavation and shoring work. Construction is expected to be completed in the first half of 2018.
- The site is centrally located one block west of city hall and a few blocks from the main financial district in downtown Regina.

## TO INVEST CONTACT:



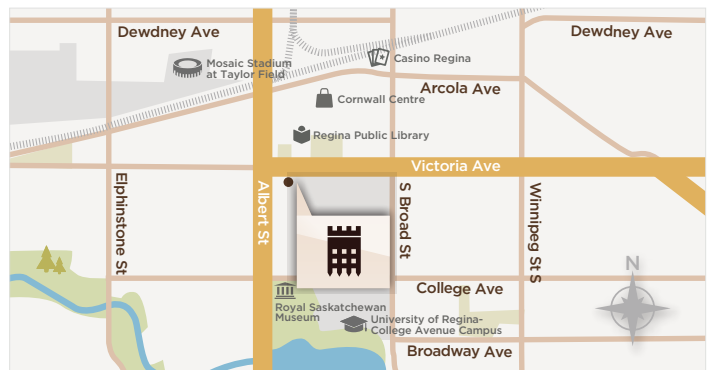
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SEE REVERSE FOR IMPORTANT INFORMATION



# BDMC

Building & Development Mortgages Canada Inc.  
BROKERAGE LIC. # 10102

## SOME CONSIDERATIONS REGARDING SYNDICATE MORTGAGE LOANS

Syndicated mortgage loans to real estate development projects are not without risks, such as:

- They lack early liquidity or redemption options as there is no secondary market for syndicated mortgage loans;
- They carry the additional risks of construction loans and real estate development
- Unforeseen circumstances may develop, such as the project running out of money and/or not being able to complete the project;
- Entitlement risks, such as whether the planned development obtain the necessary municipal approvals
- Fluctuation in real estate market values and the time it takes for the real estate to be sold
- Interest rate changes
- Requirements to invest more money in the project due to project cost overruns or revenue shortfalls; and
- Construction delays or other delays

Syndicated mortgage loans are offered to members of the public in Ontario by mortgage brokers and agents who are licensed with the Financial Services Commission of Ontario. Anyone interested in lending money to a real estate development project by syndicated mortgage loan should discuss the risks with their mortgage broker or agent to determine whether a syndicated mortgage loan is suitable for them.

FMP Mortgages Inc. (FSCO Licence #12373) offers syndicate mortgages that fund Fortress projects. Building & Development Mortgages Canada Inc. (FSCO Licence #10102 – Nova Scotia Licence #1722906) is the lead mortgage brokerage that registers the syndicate mortgages, unless specifically stated otherwise. This project is available to Ontario and Nova Scotia residents only. Final terms and conditions can be found in the loan agreements. Please speak with a licensed mortgage agent/broker for more details. All project images displayed on this material are artist renderings only and are subject to change without notice.

*Issued August 23, 2016*