



# SOBA

Stylish Modern Residences “South of Bank”

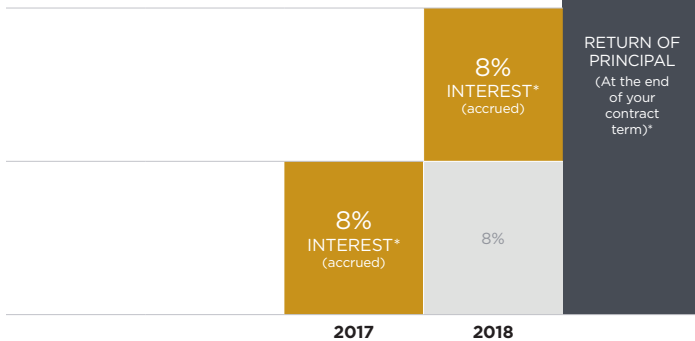
## SYNDICATE MORTGAGE LOAN FEATURES

- **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	\$16,000
8% Annual Interest	\$8,000	Total Principal & Interest	\$116,000

- Developer: Lamb Development Corp
- Minimum Investment: \$30,000



TOTAL ESTIMATED RATE OF RETURN: 16%

\*See contract for details

## PROJECT FEATURES

- SoBa is under construction and over 75% sold. This prestigious condominium tower will rise 23-floors and is located in Ottawa’s upcoming “South on Bank” area.
- The project has all approvals in place. Demolition and site clearing were completed in the summer of 2015. Construction is well underway, and the crane was erected in February (2017). The project is expected to begin occupancies in 2018.
- This 240-unit project situated between the QE highway, the Glebe to the south, and Ottawa’s downtown to the north, boasts high design, premium finishes and a plethora of amenities.
- This is the second premium condominium project in Ottawa by renowned developer Brad J. Lamb. The first, Gotham, is now complete and fully occupied.

## TO INVEST CONTACT:



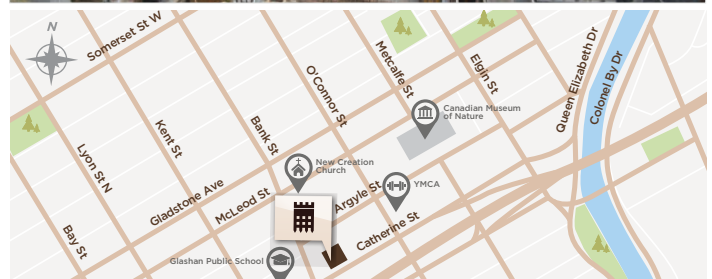
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SEE REVERSE FOR IMPORTANT INFORMATION



# 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 April 6, 2017*