



The EQUITYLINE Group of Companies OVERVIEW

Stability. Predictability. Diversification

EquityLineGroup.com



EQUITYLINE GROUP

OVERVIEW

Corporate Snapshot

The EquityLine Group, based in Richmond Hill, Ontario, is composed of Canadian companies and offers a full range of mortgage services through inter-related corporations and third-party partners. Founded almost a decade ago, the Group has grown in response to increasing service demand.

EquityLine Financial Corp.

EquityLine Financial Corp. is a privately held mortgage brokerage operating in Ontario. The brokerage aims to connect qualified mortgagors with third-party mortgagees.

EquityLine Mortgage Investment Corporation

EquityLine Mortgage Investment Corporation (EquityLine MIC) was established to provide a more consistent source of mortgage funding for borrowers and contracted mortgage brokers. Additionally, EquityLine MIC offers private and public investors the ability to participate in pools of mortgages. EquityLine MIC pays a monthly flow-through dividend.

Investment funds are raised through:

- Debentures issued to the company's founders, friends, and family;
- Series F and B Preferred shares available through contracted Canadian Exempt Market Dealers (EMD) and Investment Industry Regulatory Organization of Canada (IIROC) dealers;

EquityLine Services Corp.

EquityLine Services Corp. (the Manager, founded in 2018) manages EquityLine MIC via a management contract. The Manager provides the sourcing, structuring, and management of mortgages on behalf of EquityLine MIC and other contracted entities. This includes evaluating projects, collecting payments from borrowers, and, if required, enforcement proceedings. The Manager may charge lender fees directly to borrowers as compensation for its service.

EquityLine SPV Limited Partnership Special Purpose Vehicle

In September 2021, EquityLine MIC initiated an initial \$25 million credit facility (the “Facility”) through a Special Purpose Vehicle (“SPV”) with a Canadian Schedule 1 bank which increased to a \$55 million facility in Q4 2022. The SPV provides a unique structure that accelerates EquityLine MIC AUM growth, while mitigating debt risk. EquityLine MIC funds approximately 20% of a mortgage from its existing capital pool, which triggers an additional 80% funding contribution from the SPV at an approximate 6.90% interest rate, without commission. The Facility provides the MIC with lower risk leverage coupled with an increased yield spread.

ASSETS UNDER ADMINISTRATION

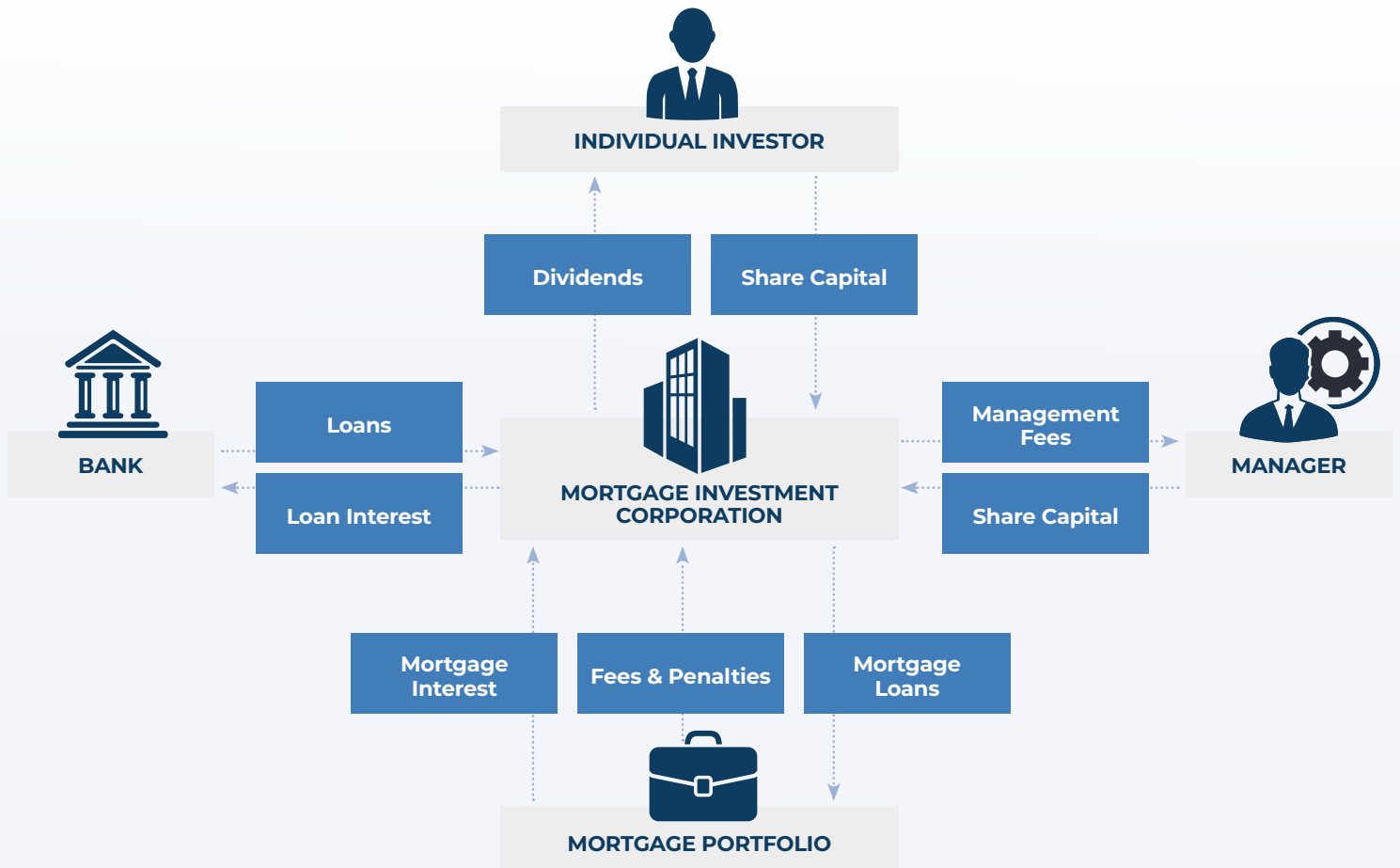
As of December 31, 2022, assets under administration of registered mortgages under contract with EquityLine Mortgage Investment Corporation, EquityLine Service Corp., and EquityLine Special Purpose Vehicle Limited Partnership, as a group was \$52.7 million.

ASSETS UNDER MANAGEMENT

As of December 31, 2022, the Company held \$42.5 million in assets under management (inclusive within AUA).



EquityLine MIC Structure





EquityLine MIC Principles and Policies

BUSINESS PRINCIPLES

The business success strategy is well-defined and rigorously applied. It is detailed in the EquityLine MIC “Offering Memorandum” and “Prospectus” available on EquityLineMIC.com

The company maintains:

- Strict compliance with legislation and regulation.
- Adherence to a conservative risk profile in both lending and investing.
- A strong and active Board with a majority of independent directors experienced in financial services.
- An experienced Management Team with extensive expertise within the financial services sector.

RISK MANAGEMENT GUIDELINES

The underwriting and risk management guidelines were developed to identify and mitigate risks. The company developed a well-defined and stringently enforced investment criteria to achieve this objective. The core tenets of this policy are:

- A lending focus on the Greater Toronto Area (GTA).
- An average mortgage duration of 6-12 months.* Mortgages limited to a maximum of 80% loan-to-value ratio.
- A mortgage average of less than \$400,000.*
- A current appraisal by an accredited member of the Appraisal Institute of Canada within 30 days of financing.

DEFAULT MANAGEMENT AND FORECLOSURE GUIDE

According to third-party analysis, the EquityLine MIC’s risk mitigation model reduces the risk of default to between 0.5-1.0 percent. Management believes that is approximately 50 percent lower than the national industry standard. Source “EquityLine Mortgage Investment Corporation. Review of the Financial Model.” March 26, 2020. Robert Baldauf, lcd.d (independent consultant). In the event of a foreclosure because of default or arrears, the Company has developed comprehensive procedural guidelines to facilitate the recovery of funds.

Note: To date, EquityLine MIC has not experienced foreclosures within its mortgage portfolio.

*Historic references in the text and charts are based on actual results collected during the period February 1, 2019 to December 31, 2022. These numbers are not necessarily indicative of actual results or ratios that may be achieved by the company in the future.

EquityLine Group

EquityLine MIC Senior Management

Sergiy Shchavyelyev

President and Chief Executive Officer

Mark Simone

Chief Operating Officer

Philip Douglas

Senior Vice President – Dealer Relations

Sergiy Przhebelskyy

Vice President

EquityLine MIC Board

Ungad Chadda

Independent Director

Willie Handler

Independent Director;
Chair of the Compensation Committee

Eric Klein

Independent Director;
Chair of the Audit Committee

Robert C. Kay

Director

Sergiy Przhebelskyy

Director

Sergiy Shchavyelyev

Director

Disclaimer: Introductions are permitted exclusively through registered Exempt Market Dealers and licensed Financial Advisers. This term sheet is a summary of our offering and is for information purposes only. For full details of the offering, please refer to the EquityLine Mortgage Investment Corporation Offering Memorandum on our website. Any forward-looking information is provided to demonstrate the potential benefits of the business opportunity described in this brochure. You should not place undue reliance on any forward-looking information.

EquityLine Group

MEET OUR TEAM

Sergiy Shchavyelyev

President and Chief Executive Officer; Director



Sergiy Shchavyelyev currently serves as the CEO and Founder of the EquityLine Group of Companies, overseeing entities such as EquityLine Mortgage Investment Corp. (EquityLine MIC), EquityLine Financial, EquityLine Services

Corp., EquityLine Diversity Limited Partnership, EquityLine Real Estate Limited Partnership (REIT), EquityLine New York Limited Partnership and EquityLine New York Service Corp.

With extensive expertise in the real estate sector, Sergiy is a seasoned leader specializing in lending, development, and mortgage origination. His portfolio includes successfully executing multi-million-dollar transactions and subsequent redevelopment. Alongside the EquityLine Group of Companies, Sergiy holds partial ownership in a family-operated real estate enterprise, focusing on diverse projects ranging from residential and commercial developments to custom-built dwellings, apartment complexes, and large-scale commercial real estate ventures. Sergiy's cumulative involvement in real estate transactions surpasses a billion dollars. His academic qualifications include a Financial Accounting certificate from Harvard Business School and a Master of Law Degree from Mechnikov National University. Actively engaged in professional associations, Sergiy is a member of esteemed organizations such as PCMA Canada (Private Capital Markets Association of Canada), ONMICA (Ontario Mortgage Investment Companies Association), and co-founder and member of CAMLA (Canadian Alternative Mortgage Lender Association).

Mark Simone

Chief Operating Officer



Mark Simone is a business executive with extensive C-Suite experience in developing and managing insurance, finance, and medical businesses.

In the past, he was the President of Medipac International Insurance (Canada's largest retailer of long-term travel medical insurance), the Executive and Managing Director of the Canadian Snowbird Association (one of Canada's largest lifestyle affinity groups), and the President of Ontario Health Clinics, serving over fifty thousand patients.

Most recently, he was the Vice President of Strategic Relations with Pinnacle Wealth Brokers, Canada's largest Exempt Market Dealer.



EquityLine Group

MEET OUR TEAM

William Wecherkiwsky, MBA, CPA, LLM Chief Compliance Officer



With a distinguished career spanning more than 25 years in the financial services sector, William Wecherkiwsky has consistently served in key leadership positions, primarily as Chief Compliance Officer and/

or Chief Financial Officer. Possessing an in-depth understanding of regulatory frameworks, William is well-versed in compliance with rules set forth by the OSC, SEC, and FINTRAC.

Throughout his professional journey, William has successfully navigated complex regulatory landscapes in both Canada and the USA, holding pivotal CCO roles across diverse financial institutions, including Mutual Fund Companies, Hedge Funds, Commodities Futures, and Investment Banks. His notable contributions extend to renowned organizations such as Strategic Value Mutual Funds, CIBC Asset Management, Wellington West Capital Markets, and AIP Funds, among others. William's academic qualifications include a B.Comm, MBA, CPA, and a Master of Laws (LLM) from Osgoode Hall Law School. His wealth of experience and multifaceted expertise positions him as a valuable asset in the financial services industry.

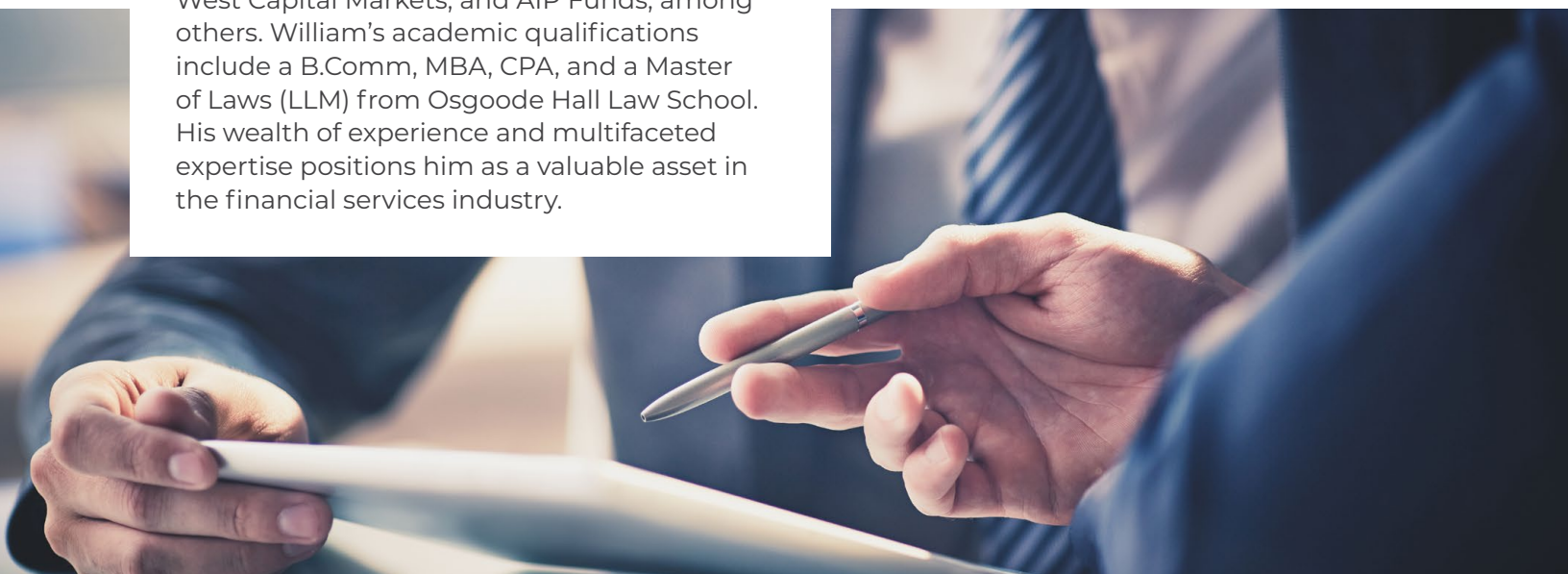
Philip Douglas Senior Vice President – Dealer Relations



Philip joined the Equityline Group in 2023 bringing close to 20 years of experience in the Asset Management industry. A well-connected Private Wealth professional in

Canada with deep relationships with financial advisors, branch managers, Home Offices, Family Offices and Portfolio Managers.

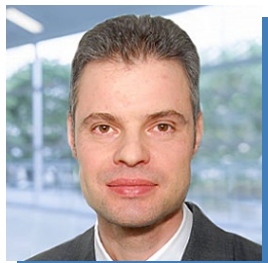
Philip is a highly organized and process-oriented senior sales leader who is best known for consistently achieving goals through team collaboration. Focused on enhancing the client experience to create enduring relationships. Philip's experience includes roles at Fidelity Investments one of Canada's Largest Mutual Fund Companies and Horizons ETFs a major US Alternative asset manager in the Canadian market.



EquityLine Group

MEET OUR TEAM

Sergiy Przhebelskyy Vice President; Director



Sergiy Przhebelskyy brings a wealth of banking sector knowledge, having spent time over seven years in the banking and financial sectors at TD and The National Bank of

Canada. Throughout his career as a mortgage specialist, he has completed more than \$350 million in residential mortgage transactions.

In 2014, Sergiy transitioned from the traditional mortgage lending channels to the Mortgage Broker channel. During this time, he gained experience and insights into alternative mortgage lending practices, including private mortgage financing.

At EquityLine MIC, Sergiy is involved in daily operations of underwriting, deal compliance, administration, and office management. Sergiy's ability to source and secure the best deals that match clients' needs continues to win him high praise.

He has an excellent knowledge of the real estate sector, appraisals reports, mortgage structuring, and funding processes.

Byron Rastrullo Vice President, Advisor Relations



In 2023, Byron joined the EquityLine Group with a specific focus on expanding the network encompassing Investment Advisors, Portfolio Managers, Family Offices, and Pension Funds. With

over a decade of experience as a highly accomplished Investment Advisor in the Southern Ontario region, Byron brings extensive expertise to this role.

Having exited a prosperous private Investment Advisory practice in 2022, Byron ventured into founding an independent consulting firm catering to small and mid-sized businesses. His achievements include successful partnerships with prominent global service-based entities, such as Axial Capital in London, UK. In this capacity, Byron cultivated C-Suite relationships with international business owners, providing comprehensive services encompassing capital raising, advisory, real estate financing, and facilitating public markets listings.



EquityLine Group

MEET OUR TEAM

Haythem Ramzi
Vice President, Sales



With a dedicated focus on credit and risk management, Haythem brings decades of experience in financial analysis and strategic decision-making to autonomously oversee a diverse investment

portfolio. Formerly serving as a Credit Manager at Teleflora Canada Inc., he successfully managed a substantial portfolio, led financial analyses, negotiated terms, and fostered key relationships. In leadership, he instilled a culture of excellence through comprehensive training initiatives, driving team productivity.

Haythem's proactive management style emphasizes innovation, operational efficiency, and successful business development, demonstrated by a track record of positive change. Fluent in both English and French, he excels in global communication and collaboration. Holding a Bachelor of Arts in Political Science and History from the University of Toronto, he navigates contemporary business landscapes, bringing extensive experience in negotiation, risk mitigation, strategic planning, and customer service to new challenges.

Mary Moncada
Chief Administrative Officer



Mary Moncada currently serves as the Chief Administrative Officer at Equityline Group, where she adeptly manages all administrative and accounting functions. Her responsibilities

encompass the day-to-day oversight of Equityline Services Corp's mortgage portfolio and accounting operations. Mary joined Equityline in 2020 bringing a wealth of 25 years of expertise in MICs (Mortgage Investment Corporations) and back-office operations.

Her professional acumen in finance and mortgages is evidenced through her pivotal roles in steering mortgage-related accounting and financial operations. Her leadership and contributions have been instrumental in driving growth and success across diverse financial organizations.



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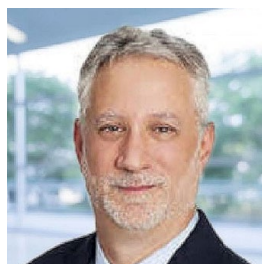
Robert C. Kay Director



Robert C. Kay is a seasoned Corporate Director and Business Advisor. He combines business and legal skills with extensive experience in international commerce to develop and assess complex strategies with multinational companies and governments.

Robert has served as a Corporate Director in both privately held and publicly listed companies, serving on Governance, Audit, Strategy, and ESG Committees. He is currently Chairman, Advisory Board, the Migao Group (fertilizer manufacturing, clean energy, mining); Chairman Emeritus & Corporate Director, Baycrest Hospital and Long-Term Care Residence (cumulatively 734 beds); Corporate Director, EquityLine Mortgage Investment Corp; Corporate Director, Lake Simcoe Regional Airport; Corporate Director, Canada- Eurasia Chamber of Commerce (Toronto). Notable governance roles have included: Chairman-Canadian Commercial Corporation; Vice Chairman and Lead Director-Migao Corporation; Chairman-Migao Special Committee for Going Private; Chairman-Swiss/Canadian Chamber of Commerce; Director in Residence-Institute of Corporate Directors; Board Director-Changfeng (CF) Energy Inc (gas distribution, clean energy); Board Director, Royal Canadian Military Institute; Board Director-American Chamber of Commerce (Ontario Council). Robert was a teaching Board Member in the Integrative Thinking Practicum of the MBA Degree Program at the University of Toronto. He is a former Deputy Judge, Superior Court of Justice of Ontario, SCC branch. Earlier in his career, Robert served as Personal Assistant to the Deputy Prime Minister of Canada. Robert contributed his time as Chairman of the Royal Canadian Military Institute Audit Committee. Robert is also a Member of the American Judges Association, and the Institute of Corporate Directors.

Eric Klein Independent Director, Chair of the Audit Committee



Eric Klein is currently President of Klein Advisory Services Inc., a firm that focuses on business strategy, complex mergers, acquisitions, divestitures, and financings for mid-sized

Canadian corporations. With more than 30 years of experience, Eric focuses on providing results-driven corporate finance advisory services for midmarket Canadian companies.

Recently, Eric was a senior executive with a Canadian public financial institution. Before that, he was the founder and Managing Director of the Corporate Finance, Valuations, and Transaction practice of Farber Financial Group. Eric graduated from McGill University with a B.Comm and a Graduate Diploma in Public Accounting. He holds designations as a Chartered Public Accountant and a Chartered Business Valuator and is a member of the Institute of Corporate Directors. He has been and/or is currently a board director for the following entities: 79North Inc. (May 2022 to Present), INV Metals Inc. (January 2008 to July 2021), Ramm Pharmaceutical (October 2019 to Present), Braingrid Ltd. (December 2018 to April 2020), Dundee Corporation (May 2016 to January 2018), 12 Exploration Inc. (March 2019 to June 2020), Northquest Ltd. (December 2009 to June 2016), CryptoGlobal Corp. (January 2018 to July 2018), Liberty Silver Corporation (December 2013 to October 2016), Bonanza Blue Corp (June 2011 to December 2016), and FMX Ventures Inc. (May 2009 to December 2016).

EquityLine Group

MEET OUR TEAM

Willie Handler

Independent Director,
Chair of the Compensation Committee

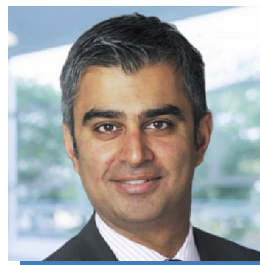


Willie Handler has 28 years of experience in the insurance sector, with 20 years working on insurance regulatory policy with the Financial Services Commission of Ontario and eight years of

experience operating his own consulting business. Willie has provided strategic advice to a wide range of clients dealing with an evolving regulatory environment. Willie holds a Bachelor of Science from the University of Toronto, a Master's degree in Health Administration from the Fox School of Business at Temple University, and a Master's degree in Public Administration from the Schulich School of Business at York University.

Ungad Chadda

Independent Director



Ungad Chadda was Senior Vice President of TMX Group, parent company of Toronto Stock Exchange and Enterprise Head of Corporate Strategy, Development and External Affairs.

He was responsible for building and maintaining the TMX Group investor base as well as supporting its public interest mandate and strategies to grow as a company. Ungad joined TMX Group in 1997. During his tenure, Ungad held progressively senior roles, including Director of Listings, TSX Venture Exchange; Chief Operating Officer, TSX Venture Exchange; Vice President, Business Development, Toronto Stock Exchange and TSX Venture Exchange, Senior Vice President, Toronto Stock Exchange and President, Capital Formation.

