



BRIDGESTONE
MORTGAGE INC.

INVESTOR PRESENTATION

DECEMBER 2023



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Leading Provider of Alternative Financing Solutions

A Toronto-based private mortgage lender with a proven track record of excellence.

***Bridgestone Mortgage Inc.** is a proven provider of private mortgage lending solutions across southern Ontario.*

*Committed to providing **streamlined and tailored financing solutions** to meet the unique needs of both homeowners and investors alike.*

\$149mm+

**Currently Active
Financing**

WHY BORROW FROM



BRIDGESTONE
MORTGAGE INC.



Strategic Advantages Over Traditional Lenders

Leveraging a lean company structure and flexible capital to capture opportunity

Fast Underwriting Timelines

Agile structure and flexible capital allows us to thrive in rapid and dynamic lending environments, quickly capitalizing on opportunities that require rapid action.

Competitive Rates

As available capital becomes scarce and traditional lenders tighten their criteria, borrowers turn to alternative financing solutions such as Bridgestone Mortgage Inc.

Customizable and Creative Lending Solutions

Bridgestone's ability to structure tailored financing solutions allows us to meet the unique needs of borrowers in an unfamiliar environment.



Wide Breadth of Lending Solutions

From traditional mortgages to short-term bridge loans, for both Residential and Commercial property



RESIDENTIAL MORTGAGES

Traditional Mortgage Loans

Bridge-Loans

Construction Loans

Home-Equity Takeout

Home Refinancing



COMMERCIAL MORTGAGES

Traditional Mortgage Loans

Bridge-Loans

Construction Loans

Commercial Refinancing

WHY INVEST WITH



BRIDGESTONE
MORTGAGE INC.



Experience, Expertise, Results

Performance rooted in years of market experience, integrity, and diligence

*Leveraging an established network built by years of experience to identify unique lending prospects, **driving higher risk-adjusted returns.***

Institutional Grade Underwriting and Network

10+ Years of Collective Lending Experience

Proven Track Record with Consistent Returns



Experience, Expertise, Results (cont.)

Performance rooted in years of market experience, integrity, and diligence

Tax-Advantaged Deal Structure

Minimize tax burden on investment returns through creative and unique tax planning and structuring

Strong Deal-Flow and Capital Utilization

Full pipeline of potential lending opportunities allows us to hand-pick the most attractive risk-to-reward profiles



Strongly Positioned in a High Interest Rate Environment

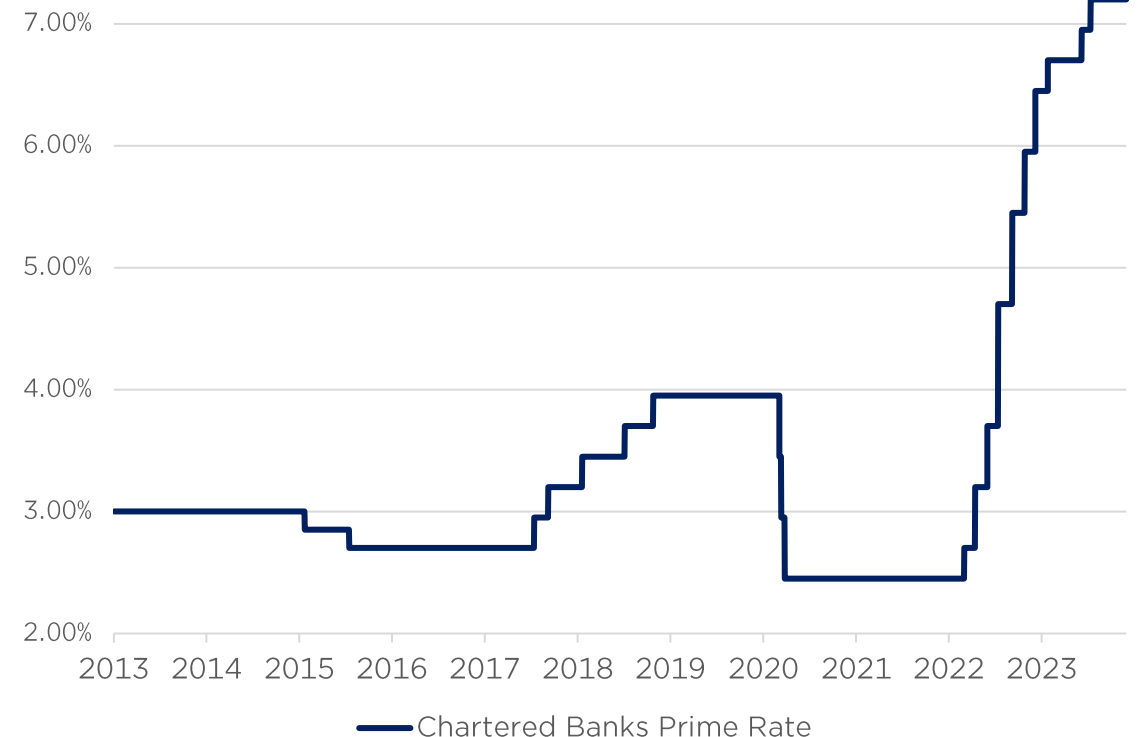
Low supply of available capital in the market provides lucrative opportunity

The current high interest rate environment has created a **shortage of available capital**, despite resilient demand for funds by borrowers in the market.

Attractive opportunity to **bridge the gap** between conventional lenders and borrowers seeking financing.

Current market conditions open doors to **unique and niche lending opportunities** otherwise inaccessible in a low-interest rate environment.

Borrowing Costs Remain Elevated at 10-Year Highs



Source: Bank of Canada, accessed on 2023-12-12



Calculated Risk for Attractive Returns

Consistent performance rooted in institutional-grade risk management and diligence

9%

**Annual
Preferred
Return to
Investor**

Attractive Yield

**Flexible Investment
Horizon**

**Secure Preferred
Returns**



Past Sample Commercial Loans and Transactions

A wide variety of lending solutions and loan sizes

**Vaughan,
Ontario**

Residential

\$260,000

3-Month Bridge

**Toronto,
Ontario**

Residential

\$750,000

9-Month Bridge

**Toronto,
Ontario**

Residential

\$1,500,000

**Traditional 1st
Mortgage**

**Toronto,
Ontario**

Residential

\$812,500

**Home-Equity
Take-Out**



Past Sample Commercial Loans and Transactions

A wide variety of lending solutions and loan sizes

**Fort Erie,
Ontario**

Commercial

\$5,800,000

**Construction
Loan**

**London,
Ontario**

Commercial

\$10,000,000

**Traditional 1st
Mortgage**

**Toronto,
Ontario**

Commercial

\$16,000,000

**Traditional 1st
Mortgage**



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