

VAUGHAN CROSSINGS

COMMUNITY HEALTH & RETAIL CENTRE IN THE HEART OF THORNHILL



A WORLD-CLASS INVESTMENT OPPORTUNITY **SYNDICATED MORTGAGE**

- 8% annual fixed rate of interest
- Interest paid quarterly
- 4% per annum end-of-term investor bonus
- 24-month term
- Cash, RRSP, RESP, TFSA and LIRA eligible
- \$25,000 minimum

DUFFERIN & CENTRE, VAUGHAN
TIER1 TRANSACTION ADVISORY SERVICES INC.

TIER1
ADVISORY

Zoning and site plan approval completed with over 40% of the space already leased.

SYNDICATED MORTGAGE

In a syndicated mortgage, your RRSP or cash investment is secured and registered as a mortgage on a real estate asset. At Vaughan Crossings, the developer, through its principals has 20 years of experience in commercial and residential property development and has assembled a world-class team of award-winning architects, engineers, legal, financial and marketing consultants who each has a proven track record of delivering projects on time and on budget.

SECURITY AND RISK MITIGATION

MORTGAGE REGISTRATION:

The mortgage that will secure the investment by investors will be registered as a first mortgage against the property, in the name of each lender through a nominee trust corporation and in the case of RRSP investors, directly in the name of the RRSP account and the RRSP trustee. The first mortgage will be subordinated to construction financing. At that point, the syndicated mortgage holders will rank in second position behind the construction lender.

LOAN TO VALUE RATIO:

The loan to value ratio during development and construction shall not exceed 70% of the completed and stabilized value. Funds will be advanced on a cost-to-complete basis and certified by independent quantity surveyor. The developer has injected \$8 million of equity financing. The site has already been zoned and the site plan has been approved. Currently 40% of the space has already been leased in long-term contracts. Over 30% of additional space is under offer and up for negotiations.

NOMINEE TRUST CORPORATION:

A trustee corporation will hold the syndicated mortgage on behalf of each lender, while RRSP accounts will hold the mortgage interest directly. Mr. Raj Singh, officer and director of the nominee corporation, will provide status reports to the lenders throughout the term of the mortgage and will serve as liaison between the lenders and borrower.

PROGRESS TO DATE

In contract discussions and/or finalized leases with:

Major Financial Institution
7 major recognized retail chains
Urgent care clinic
Group of General Practitioners (GPs)
Orthodontist
Med health clinic
Drug trading group
Endoscopy clinic

Over 40% of the space is already leased on long-term contracts.

An additional 30% of the space is under offer or in negotiations for long-term leases.

Major Medical and Health Practices already leased.

**DIVERSIFY YOUR PORTFOLIO
WITH REAL ESTATE TODAY**

VAUGHAN CROSSINGS

WILL FEATURE A FOUR-STOREY MEDICAL OFFICE BUILDING THAT AIMS TO OFFER THE COMMUNITY EASY ONE STOP ACCESS TO VITAL HEALTHCARE RESOURCES.



Family Doctors and Specialists including:

- Cardiology
- Orthopedics and Rehabilitation
- Urology
- Dermatology
- Optometry
- Endoscopy
- Gynecology
- Endocrinology

Medical Retail Services such as:

- Optical
- Medical Supplies
- Audiology Services

Medical Services such as:

- Pharmacy
- Laboratory
- Nuclear Medicine
- Chiropractor
- Laser Treatment
- Massage Therapy
- Dentistry
- Diagnostic Imaging

FROM BANKS AND RESTAURANTS TO FINE RETAILERS AND SERVICE PROVIDERS

VAUGHAN CROSSINGS WILL PROVIDE A CENTRALIZED LOCATION FOR MORE THAN 238,000 RESIDENTS WHO CALL VAUGHAN HOME.

Vaughan Crossings

Offers approximately 150,000 square feet of commercial retail unit space for businesses seeking to expand in the heart of Vaughan. With the four-storey medical office building acting as an anchor for the site, the proposed development will offer a wide selection of single level retail opportunities. This carefully designed project will serve as a landmark location and a gateway to the Thornhill community in the city of Vaughan. The development will feature aesthetically pleasing brick and block facades adorned with street side entrances, awnings, canopies and colourful signage to attract the thousands of daily pass-by traffic.

DAILY DUFFERIN ST. TRAFFIC COUNT: **43,000**

DAILY CENTRE ST. TRAFFIC COUNT: **31,000**

“FOUR-STOREY MEDICAL OFFICE BUILDING...”



THE FINANCIER TIER1 TRANSACTION ADVISORY SERVICES INC.

Raj Singh is the President and founder of Tier1 Transaction Advisory Services Inc. (aka Tier1 Advisory, www.tier1advisory.com), a firm specializing in financing real estate related projects in Canada.

A senior executive with over 20 years experience in business services his responsibilities have included operations management, corporate finance (mergers & acquisitions, raising both debt & equity financing), capital markets activities, operational & financial restructuring, building and managing high performance sales & delivery teams, conceptualizing, developing and executing sales & marketing strategies and technology product development & management.

Solid experience selling to and servicing a broad span of industries, including financial services, retail, oil & gas, refinery, nuclear, consumer products, educational institutions, federal, provincial and municipal governments, consulting & staffing industry clients.

He holds a B.Sc. degree in Sciences from York University, a MBA from FIU and has completed post graduate studies in Mergers & Acquisitions at Wharton School of Business - University of Pennsylvania. He has been a frequent speaker at industry conferences and trade shows. He has co-authored and published three research studies in prestigious international scientific journals while an undergraduate.

THE DEVELOPERS

ALBERT GUIDO

Through his vast network of partners and associates developed over the last 20 years, Mr. Guido has consulted on a wide range of projects to maximize the value of real estate assets. As a consultants and developer, Mr. Guido has acquired, developed and sold over \$200 million of real estate over the last seven years. Mr. Guido has an extensive background in planning and development, retail value enhancement strategies, property management and optimizing capital structure. He has successfully structured and managed debt, equity, construction and term financing for many commercial development projects.

ATTILIO LIO, MCIP, RP P

Mr. Lio has over 28 years of experience in the land development industry. Since 1985, Mr. Lio was instrumental in developing several large scale projects within the GTA. These projects are within the three fastest growing regions of Ontario (York, Peel and Halton). These projects spanned over 3,795 acres that resulted in the development of over 7,750 residential units and many land parcels that were used for commercial and industrial purpose.

As Founder and President of Zodian Developments Inc. established in 2000, Mr. Lio was involved in many real estate development projects with highly reputable real estate developers such as the Galucci Family, Camrost, Rudy Bratty, Remington, Eddie Wise, Paradise Homes and Brian Spence from Strathallen Ventures.

Mr. Lio has established significant relationships with people of power and influence. His contacts spread across the political arena and within both the public and private sectors of the land development industry. His impeccable reputation for being a practical and results driven businessman has allowed him to expedite difficult and complex projects well ahead of schedule resulting in excellent profitability.

Mr. Lio is currently involved in over 300 acres of land development with a value in excess of \$400 million.

Partial List of Successful Projects:





ALBERT GUIDO

- 170,000 sq. ft. retail condominium development in Markham (2011)
- 12.2 acre, 175,000 sq. ft. retail development in Kanata, Ontario (under development)
- 38,000 sq. ft. retail plaza in Markham (2007)
- 6 acre residential land site developed and sold to a large (top 10) home builder, Mississauga (2010)
- 5 acre residential land site developed for 22 single family luxury homes and sold to a large home builder, Brampton (2011)
- 6 acre commercial land site developed and sold to a commercial builder, Mississauga (2010)
- 9 acre mixed use commercial site located in Thornhill, Vaughan (under development)

ATTILIO LIO

- 500 acre development, South Unionville Secondary Plan, Markham, York Region
- 850 acre development, Woodbridge Expansion Area, Vaughan, York Region
- 2,150 acre development, Brameast Secondary Plan, Brampton, Peel Region
- 1,000 acre development, South Georgetown Plan, Caledon
- 350 acre development, Bradford, Simcoe County
- BKK 2, West Brampton Development area, Brampton, Peel Region
- OPA 149 Secondary Plan, Markham, York Region

Legend

-  Traffic Flow
-  Traffic Light
-  Medical Building
-  Commerical Retail Unit (CRU)

Site Statistics

Medical / Office	68,586 Sq.Ft.
Total CRU Retail	74,346 Sq.Ft.
Total	142,932 Sq.Ft.
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Total Parking	482 Spaces



Vaughan Crossings

Vaughan Crossings is set to become one of Vaughan's premier corner locations for state of the art healthcare services, convenient shopping and dining experiences. Businesses will gain from being located in the heart of Thornhill.

Move away from hard to find, out of the way locations and into one client friendly, easy to access upscale location at the corner of Dufferin and Centre Streets in Vaughan.

As word spreads about this unique opportunity, more and more tenants are recognizing the immense opportunity this project brings.



LIMITED-TIME OFFERING

Once the full amount has been raised, the offering is closed to new investors. Ask your advisor today about how to participate with your RRSP, LIRA, RESP, TFSA or cash.

MANAGEMENT FIRM

TIER1 TRANSACTION ADVISORY SERVICES INC.

3655 Kingston Road, Scarborough, ON M1M 1S2
TEL: 647-748-8437 FAX: 647-748-8438

Tier1 Transaction Advisory Services Inc. creates and structures real estate investments products in the form of syndicated mortgages that are sold and distributed by First Commonwealth Mortgage Corporation, a licensed Ontario mortgage broker. Syndicated mortgages are FSCO regulated investments that require a full team of professional support to complete each transaction.



MORTGAGE BROKERAGE

FIRST COMMONWEALTH MORTGAGE CORPORATION

First Commonwealth has been in business since 1994. Its principal broker is Jude Cassimy, FSCO license #10636. Mr. Cassimy has been licensed by the Financial Services Commission of Ontario since 1991. All syndicated mortgage transactions will be handled by licensed mortgage agents and brokers.



LAW FIRM

HARRIS + HARRIS LLP

Harris + Harris LLP is a very well respected business law firm in the GTA that has lawyers who practise in a variety of business and commercial areas. Harris + Harris LLP has significant experience in commercial real estate transactions, including real estate financing using syndicated mortgages.



PROFESSIONAL SERVICES

Registered
Custodian:
Olympia Trust

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Fabian Papa &
Partners

Legal Advisors:
Bratty's, Barristers and
Solicitors
Harris + Harris LLP

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Architecture:
MHBC
Global Architects Inc.

Appraisers:
Norm Height &
Associates

Geotechnical and
Environment:
Site Probe Ltd.

Quantity Surveyors:
Altus Group

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