

8Twelve Mortgage

*Mortgage innovation
The innovative way to service mortgages
Mortgages. A new way.*

Groundbreaking innovation meets exceptional service.

A technology company in the mortgage space.

Technology and mortgages.

This is only the beginning.

Invest in a growing opportunity.

Invest in a technology company that focuses on mortgages.

Invest in a team that thinks big/forward/ahead, advances quickly and excels at what they do.

8Twelve Mortgage on the rise.

Relentlessly focused on process, efficiency and technological innovation, we are the future of mortgages.

8Twelve operates in ways that no other brokerage compares.

CALL OUT SIGNIFICANT INTERNAL STATS HERE THAT SHOWCASE YOUR INNOVATION AHEAD OF THE INDUSTRY.

Rapid growth in a competitive space.

From _____ to _____ in annual revenue in _____ years.

From _____ to _____ employees in _____ years (_____ new hires since March 2020).

_____ % growth from _____ to _____.

Early beginnings and a powerful comparison.

As a direct result of the technologies used to streamline his sales and service process, the CEO of 8Twelve Mortgage realized tremendous growth as a mortgage agent in his first few years.

Number of successfully funded mortgage deals

	<u>8Twelve</u>	<u>Industry average</u>
Year 1	\$18 million	\$1-2 million

Year 2	\$56 million	\$3-4 million
Year 3	\$100 million	\$4-8 million

8Twelve perfected and replicated this process and formula.
This is what has given us the ability to scale our business so rapidly.

The mortgage industry

In the life of an agent.

Meet George. He's a mortgage agent working at a Canadian brokerage.

Here are George's job requirements:

- Find leads
- Source new business opportunities
- Work collaboratively with clients
- Negotiate with lenders
- Secure financing
- Create, distribute and complete all necessary deal paperwork
- Close files

Last year George closed \$ in financed deals.

This is fairly standard in the industry.

How 8Twelve is different.

In the life of an 8T agent.

Meet Stacey. She's a mortgage agent at 8Twelve Mortgage.

Here are Stacey's job requirements:

- Contact new leads provided
- Work collaboratively with clients
- Negotiate with lenders
- Secure financing

At 8Twelve, Stacey's job is streamlined and supported. She focuses only on what matters most: servicing her clients to find them the best possible financing for their situation.

Last year, Stacey closed \$ in financed deals.

This is standard at 8Twelve Mortgage.

8Twelve sources all its own business and distributes suitable leads to its agents. Each agent is supplied with their very own internal virtual assistant who assists with paperwork and administrative tasks.

The end result?

A fully supported and scalable system that allows every agent to do what they do best: service more clients.

The 8Twelve foundation.

Striking the perfect balance between two talents: technology and sales.

Technological Wizard

Change agent
Innovative leader
Intelligent in business
Forward-thinker

Master of Sales and Service

Customer-centric
Thorough analyst
Solution-focused
Financial expert

Together, 8Twelve's partners have built a mortgage brokerage founded in innovation and driven by technology. This translates into a process and service that is stable, sustainable, scalable.

A track record of scaling businesses quickly

Our two founders have a strong track record of identifying processes and developing systems that scale businesses at a rapid pace.

At 8Twelve in 2020, this partner team is growing fast and making new moves quickly. What might take another company 5 years, 8Twelve can accomplish in 1.

Building, sustaining and supporting a brilliant team.

It's a beautiful collaboration.

By gaining increased visibility through technology, growing through process standardization and fuelling unprecedented levels of efficiency through innovative systems, 8Twelve gives people what they need to do their jobs faster and better.

Individually, each of us is successful.

Together, we are breaking through preconceived ceilings to achieve something far greater.

Calculated, deliberate and swift. We never drag our feet.

A culture of proactive service.

Our research is extensive and our process is thorough.

Whether we're implementing a new technology to enhance a key business practice or working diligently to secure the best possible financing, we have an ingrained sense of urgency at 8Twelve.

This translates into expedited operations, fast service and exceptional results.

Competitors

Who are they?

Traditional brokerages

Licensed professionals who secure processes mortgages for their clients.

*Dominion Lending Centres
Invis
Mortgage Intelligence
Verico*

These brokerages have external agents and sometimes franchisees or network partner models.

Mortgage technology companies

Companies that apply digital to mortgage activities.

*Doorr
MortgageBoss
Filogix
Velocity*

These businesses offer innovative tech solutions to brokerages in the market.

Where does 8Twelve Mortgage fit in?

8Twelve Mortgage

A hybrid business model.

8Twelve is a mortgage brokerage AND a mortgage technology company.

We have the entrepreneurial spirit of a traditional brokerage with the organizational support and infrastructure of a traditional bank.

- 20 internal agents on salary + commission
- [redacted] external agents under the 8Twelve brand
- [redacted] strategic partnerships and network partners in place
- [redacted] pioneer technologies that streamline processes and revolutionize the mortgage space

8Twelve differentiators

What sets us apart in the market.

- Dedicated sales and service organization
- Direct access to EVERY lender in the broker channel
- VIP top-tier mortgage rates with ALL lenders
- Ability to fund mortgages across Canada
- Experienced team of internal mortgage strategists
- Customized Zoho CRM that works to enhance the customer experience
- Automated email updates sent to clients (submission, appraisal, required documents, approval)
- Customized reporting (daily, weekly, monthly) sent automatically to PAs
- Client hotline (Monday to Friday 9am to 9pm + weekends)

Why does the investment opportunity exist?

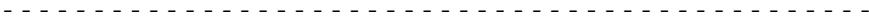
There's a problem...

A typical mortgage fulfillment process is clunky and complex. It's unnecessarily overcomplicated. For this reason, many mortgage agents leave their brokerages - and even the industry because they feel frustrated and unsupported.

The KISS solution

At 8Twelve Mortgage, every tech innovation is designed to *simplify* and *streamline* our processes, most of which are performed by our agents.

Our technologies and constant innovations are supportive, intuitive, motivating and invigorating.



The mortgage industry in Canada

[Visual of lender, broker, borrower]

According to the AIR report, in 2018:

- o Mortgage brokerages arranged \$131.4 billion in mortgages
- o There were 1,188 brokerages across Canada
- o Ontario, British Columbia and Alberta have the greatest number of brokerages

The CMHC Residential Mortgage Report, published September 2020 outlines:

Market share of newly originated mortgages by lender type

Banks	72%
Credit Unions	14%
Mortgage Finance Companies (MFCs)	9%
Mortgage Investment Corporations (MICs) and Private Lenders	1%

According to Canadian Mortgage Trends...

32% of recent mortgages (2020) were arranged by a mortgage broker

A digitization transformation

In an industry that has been slow to adopt new technologies, the digital future of the mortgage industry is inevitable.

The sooner lenders and mortgage brokers can implement technologically powered apps and systems to improve the mortgage process, the more they will be able to excel and gain market share.

Since its inception, 8Twelve Mortgage has introduced new technologies and systems.

This has resulted in:

- Exponential growth
 - % increase in funded mortgages from Year 1 to Year 3
 - Supported employees who can grow their book of business
 - A superior customer experience and happier clients
-

Always a place for brokerages

There will always be homeowners who cannot obtain a mortgage directly from a top lender or who prefer to use the services of a mortgage broker.

This solidifies the need for mortgage brokerages now and in the future.

8Twelve is a tech company focused on efficient and modernized processes that improve the agent and client experience, which is projected to further widen our market share.

The traditional broker vs. the tech-enabled broker

	<u>Traditional broker</u>	<u>Tech-enabled broker</u>
Average # of leads spoken with / day	_____	_____
Average # of deals closed / day	_____	_____
Average \$ amount of funded deals / month	_____	_____

8T as a tech-enabled broker

We are a 100% cloud-based, paperless environment. Our online business and Canadian data centres are fully secure and redundant.

The technologies we use to standardize, expedite and improve our operations fall into buckets.

[Visual]

CRM

Time Management

Efficiency

Consistency
