

John Ironside

From: John Ironside
Sent: December 27, 2023 5:51 PM
To: The Mortgage Station; david@themortgagestation.ca; Lisa Purchase; Yvonne Ziomecki - Fisher; Akash Durbha; info@verico.ca
Cc: corporate.communications@scotiabank.com; elizabeth.goldenshtein@td.com; rob.inglis@firstnational.ca; jkosmack@eqbank.ca; media@mcap.com; service@merixfinancial.com; torontobranch@hometrust.ca; media@cmls.ca; media_relations@manulife.com; customerservice@rfabank.ca; fabrice.tremblay@lbcfg.ca; mortgageservicing@communitytrust.com; MediaRelations@icicibank.com; info@radiusfinancial.ca; info@canadianlending.ca; customer.experience@bridgewaterbank.ca; info@sequencecapital.ca; help@wealthonebank.ca; info@bloomfin.ca; alexandre.guay@bnc.ca.
Subject: RE: ATTN: Mr. Ironside - Please acknowledge service - re: documentary about Verico the Mortgage Station loan sharking and evading regulatory requirements
Attachments: Pathetic Libel and Slander Notice Ironside.pdf

Tracking:

Recipient

Delivery

The Mortgage Station
david@themortgagestation.ca
Lisa Purchase
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info@canadianlending.ca
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help@wealthonebank.ca
info@bloomfin.ca
alexandre.guay@bnc.ca.

John 3B

Delivered: 2023-12-27 5:51 PM

To whoever sent this notice without showing the courage to affix their name.

1. I skimmed your notice and was surprised to see that it was not sent by a lawyer. As you are a corporation, you must be represented by counsel in all legal matters. I can site you the appropriate section of the Ontario "Rule of Civil Procedure" should you wish. I believe it is also required by the Ontario Corporations Act R.S.O 1990, but I will have to look up the chapter and verse.
2. Secondly, as there is no identified sender, and I have no record of this email address, I have no reason to believe that you are in any way associated with the brokers at Verico the Mortgage Station or that you have any legal right to speak on their behalf. Anybody with access to a computer in the office could have used this general email address. Just because a guy stands outside the doors of a corporate office does not mean he can sign contracts or make threats for them.
3. I am also able to show a phenomenal history of deception and outright lying undertaken by David Flude and Lisa Purchase, which I have presented openly for more than 18 months to the general public without being challenged by the brokers at Verico the Mortgage Station or any lawyer identified as representing them.
4. I draw to your attention the two emails containing six lies that David Flude used to evade having to write a report for the Financial Services Regulatory Authority of Ontario (FSRA) that would have revealed the crime of usury being committed by Renee Dadswell, undertaken with the assistance of Lisa Purchase, and the compliance of David Flude who acted as an accomplice after the fact. One statement was that the meeting was a 'regulatory requirement' and the other was that the meeting could not be avoided and that I was not being kicked to the curb. Both were lies, as the meeting was never scheduled and I was simply ignored in an attempt to avoid exposure for an indictable offence that carries a prison term of up to five years.
5. I have on several occasions publicly offered the brokers at Verico the Mortgage Station the opportunity to correct any statements made on my website and social media posts that might not be 100% correct. However, these supposed professionals have repeatedly declined to even respond.
6. I even offered to cancel the documentary, and to remove all posts, if only the brokers at Verico the Mortgage Station would disprove our allegations through a video-recorded interview through the use of tangible evidence. That officer was also ignored completely.
7. I even offered to hold a without-prejudice meeting with the brokers at Verico the Mortgage Station to discuss our content, and to ensure our accuracy. However, once again, they declined to meet or even respond to the email. Now, you would have me believe that for no specific reason, you want to contest everything by demanding that we remove every reference to Verico the Mortgage Station and the crimes committed by the brokers who work there.
8. Contrary to your assertions, we have provided proof that Renee Dadswell, Lisa Purchase, and David Flude knowingly committed, or conspired to commit, or concealed after the fact, the crime of usury, also known as loan sharking. All three acts are criminal offences. The investigation by Detective Constable Muto, through which he omitted key evidence to justify taking no action, is under investigation by the Office of the Independent Police Review Director, and will likely be forwarded to the Ontario Provincial Police Financial Crimes Division. I doubt it will be so easy to motivate them as it was the deputy of the Mayberry Sheriff's office.
9. Your understanding or interpretation of Section 347(1)(b) of the Criminal Code of Canada is neither relevant nor of any value. The offence is written in plain English for anybody to understand: "makes it an offence to receive a payment or partial payment of interest at a criminal rate. A criminal rate of interest is defined as an effective annual rate of interest, calculated in accordance with generally

accepted actuarial practices and principles, that exceeds 60% of the credit advanced.” Your broker charged me a cost of lending, including both interest and fees, totalling 198.25%. That allegation has been online for more than 18 months and has never been contested. The facts will be presented to any court through the presentation of empirical evidence, including a bank statement and the Funds Disbursement Ledger that will show I was charged just shy of \$500.00 on a loan of \$2000.00 that was outstanding for just 46-48 days depending of if you include the day of the loan and the day of repayment. I can assure you from experience that no Justice of the Superior Court you be ‘motivated’ to omit evidence so he or she can permit you to evade appropriate prosecution. Also, by then, the Office of the Independent Police Review Director, and likely the Ontario Provincial Police Financial Crimes Division, will have reviewed the evidence, and their judgement will likely be a bit different than that of Deputy Fife and Sheriff Andy.

10. If you do a little research, you will see that the vexatious litigant harassed me for ten years, filing one frivolous Small Claims lawsuit after another, initially to impress my ex-wife, and then to fuel a need to show he was better as he lost one claim after another. When he failed to intimidate me, he turned to suing my ex-girlfriend, and then my mother, who suffered from Parkinson’s and dementia and had never even met him. He also sued 40 or so others, including innocent people, businesses, and even a charity. It is funny that you weigh the fact I became frustrated with that decade-long abuse that was never explained to the Justice of that successful ruling of vexatious litigation. Most people would focus on the \$700,000.00 in services I have donated to my community, through the creation and donation of 350 videos to 180 charities, not-for-profits, and benevolent community groups. I will also be happy to weigh your allegations from a newspaper article against the award for altruism for which I was voted to the highest levels in 2020 that was presented by the City of Barrie and the Greater Barrie Chamber of Commerce. I will also likely include some or all of those video testimonials from the leaders of the benevolent organizations of our community, and likely call a few character witnesses from that list. Clearly, from the amount of time you spent beating that dead horse, you seem to think you had me with that single ill-informed judgment, but anybody who has ever been to court will tell you that Justice looks at everything presented, and not just whatever you choose to cherry pick for your benefit. What is interesting is that if you are sinking so low as to use that charming human being and my proven ability to end his campaign of vexatious litigation as your primary tool of ‘coercion’. So, you have shown that you have nothing and that your true intent would be to file a Strategic Litigation Against Public Participation (SLAPP) lawsuit.
11. Your threat against others who work with me is also a sign of weakness and a transparent attempt at vacuous intimidation. As an employer, you are aware that the owner of the business is responsible for all actions taken under the business’s name. You would also have to be able to substantiate with empirical evidence that anybody other than I wrote the articles. It is not a crime for my associates to research or even to write factual notes in preparation for an article. That is journalism. I challenge you to try to sue anybody with whom I work, as they will rightfully seek substantial costs against you. Your letter is embarrassing, and I recommend you talk with your lawyer, who has likely already told you not to do this.
12. You noted: “It is unfortunate there are people who use others. You claim to be overcharged a few hundred dollars – certainly no one here is attempting to get rich from your \$200. However, you turned your fake story into some government corruption case involving the police. Apparently, the Chief of the Police and serious investigators are all lining up to get their portion of \$200. In your view there is so much money (\$200) that several people are quick to commit criminal offenses. In your world all you see is evil – so very sad.” To this I say simply, that I have still not heard any reason or even an excuse for why Renee Dadswell defrauded a senior and veteran through usury or loan sharking, nor why David Flude did not schedule the meeting other than out of fear that his broker and his brokerage would be exposed for usury or loan sharking. Yes, some people do use others, and those people are you and your associates. All I have ever done is report what you did, and back up my claims with evidence. I have also given your brokers ample opportunity to challenge our allegations and evidence, but they chose to ignore the opportunities. I feel that I have been exceptionally fair and that your brokers have done everything in their power to not only defraud their client(s) but also to try to evade responsibility

for their actions. As for seeing evil, I direct you to my reply in 10 “\$700,000.00 in services I have donated to my community, through the creation and donation of 350 videos to 180 charities, not-for-profits, and benevolent community groups . . . award for altruism . . . etc.

13. Regarding: “We take the position that notice is not required under the Libel and Slander Act for the medium in which you chose to publish your defamatory statements. Without prejudice to that position, if notice is required this letter constitutes notice under the Libel and Slander Act that your statements are actionable.” There you go again, interpreting the law to suit your needs. You are not Donald Trump, and you cannot dictate how the law will be administered. That air of superiority is likely why you believe it was fair practice for your brokers to commit usury, and to manipulate the situation to force the necessity of that loan, and for David Flude to cover it up by not meeting to write the report for the Financial Services Regulatory Authority of Ontario (FSRA), and to believe that you do not require to hire a lawyer even though it is a requirement of all corporations under the Ontario Rule of Civil Procedure and the Ontario Corporations Act R.S.O 1990. You do not appear to understand that the law applies to all of us equally, including you. This belief that you are different from other people and that the law does not apply to you goes a long way to support that your demonstrated tendency toward a pathological level of deception could be a symptom of a much bigger issue.
14. Considering “As such, it is impossible to list out every occurrence of defamation that you have posted and repeated on your website. Even within each story there are multiple links to older stories which are included in this notice.” Sadly, you are obligated to provide me with an item for an item list of what you say is inaccurate. That information must also be included within an affidavit, with examples, as part of a motion record attached to a Statement of Claim for the Superior Court. Unlike the brokers at Verico the Mortgage Station, I have not been shy about presenting to the public the evidence to support my claims. They, on the other hand, have been granted multiple opportunities to contest the claims made in my articles, and have declined to do so.
15. Here is a free basic lesson for you, regarding “As journalists, we have seen this pattern before, twice in fact, and in both cases, the prideful perpetrators held on, confident in their ability to con others, right up to the point of losing it all and being closed down due to too many people learning the truth about who they really are and what they had done.” That is not libel, slander, or defamation, even if untrue, which it is not. It is an accurate historical fact that does not even pertain to you. You are not named in it, so there is no way we are libelling or defaming you. If you want to go to court with this kind of evidence, please be my guest.
16. What you and the brokers at Verico the Mortgage Station don’t seem to understand is that for libel or defamation to have occurred, the publisher has to have lied about the plaintiff, and the plaintiff has to show that the claims were both untrue and harmful to them. I have NEVER lied about any of the brokers at Verico the Mortgage Station, and although I understand why they would want the truth of their actions to just disappear, that is simply not going to happen. Also, I would counter-sue based on damages I can show resulted from the delayed-bait and switch scam played on me by Lisa Purchase for Renee Dadswell and for the violation of ‘regulatory requirements’ by David Flude that are in truth easily shown to be criminal acts of an accomplice after the fact covering for a crime.
17. Also, “Our goal remains to warn potential clients how the brokers at Verico the Mortgage Station charge illegal levels of interest on short-term financing to their potentially vulnerable senior clients, which is a crime known as usury, or loan sharking, that carries a punishment of up to five years in prison.”, is not libel, or defamation, as you have the evidence that was so damning that the detective from the South Simcoe Police Service had to ‘omit’ the evidence to fabricate a reason not to lay charges. You have to wonder how the Crown Attorney would respond if, during a drug bust, the detective dumped the heroin down the toilet and then feigned an inability to charge the dealer under the claim of “insufficient evidence”. Fortunately, the Office of the Independent Police Review Director and the Ontario Provincial Police Financial Crimes Division are not so gullible.

18. We are now at day 557 since we first reported on this story, and you have never contested a single allegation until now. Purely coincidentally, I am sure, about two weeks ago I exercised my right as a journalist and producer of documentary programming, to write to the most appropriate person publicly available at all of the banks and lenders who I learned through your company provide funding for the mortgages brokered by your business. As you will see, I have included all of them in the CC line of this reply. I know several of them reviewed every page and spent considerable time reviewing our reports and watching our videos, while a couple responded to our correspondence. It is only an educated guess, but I would say they were not happy to hear about how the brokers at Verico the Mortgage Station do business.
19. The first choice of response by the brokers at Verico the Mortgage Station to being discovered was to hide, and they did so for 18 months. Now, suddenly, as the covers have been ripped off and they can no longer cower in their beds, you threaten litigation. However, your investment in that threat is so weak and waning that you do not even hire a lawyer, you clearly did little if any research, and you will not even identify whoever is writing this letter. This is not a notice of pending litigation. It is more like the cries of a puppy whining at the door begging to come in out of the cold. I remind you to look again at the articles found at <https://www.fivepointsmedia.ca/justiceforbear.html>. Andrea Gonsalves is not only a well-respected lawyer, she is also an expert in exactly the kind of lawsuit that slumlord was looking to file, and she had the good sense to cut and run when she learned who I am. Likewise, take another look at <https://www.fivepointsmedia.ca/tyger-shark-has-threatened-legal-action-against-our-benevolent-community-and-charity-service.html> when Andrew K. Zyp, a self-identified member of Mensa, realised that intimidation was not going to ever work on me. So, why in the world would you think I would be scared of a shivering little fool who writes his threats of pending litigation?
20. In his letter to a lost client, David Flude told Elizabeth that I was an 'agitator'. He could not have been more wrong, but his ego would let him see what he wished. Other than a former landlord who refused to fix a furnace and as such let mould build up in a house that was home to a child with cystic fibrosis, I have never sued anybody. What I have done, and done well, is disprove the false allegations of those who tried to use the court as a weapon of intimidation and oppression. As a journalist, I have been in countries where abuses of that kind are accepted, even commonplace, and it is always the innocent who are victimized by those who hold influence. As a veteran, I refuse to simply sit back and watch it happen here.
- a) In the Mustang case, I established the court was being abused to prevent me from exposing employee fraud that was being committed against hundreds of employees who were being defrauded of hundreds of thousands or millions of dollars in wages. That pattern was identified by my late father, a former Canada Revenue Agency auditor, who advised me to expose the truth in the interest of justice for those employees. Does that make me an agitator, or does that make me somebody who chooses not to be defrauded or to let others be abused?
 - b) After that, I faced the full brunt of the Barrie Police Service and the Crown Attorney, whose powers were being abused by a corrupt local politician who helped his friends in a local business receive more than \$60,000.00 in public money based on fraudulent statements and false claims of association with a charity that later denounced them as mere contractors. Those were tax dollars, which belonged to the Canadian people, so were my actions those of an 'agitator' or those of a concerned citizen who obeyed the law?
 - c) Regarding the vexatious litigant, he sued dozens of people, businesses, and a charity, by filing frivolous lawsuits while hiding behind Welfare to avoid orders of costs. What the judge did not mention in his ruling is that I was the campaign videographer and photographer for the NDP candidate of a provincial election in which that man ran as a 'Libertarian'; however, in truth, he was a lackey and muckraker for the Conservative incumbent. His campaign was nothing more than a smear of the other candidates about whom he published actual libel and defamation. The Justice also failed to mention that in addition to ensuring he could file no more vexatious claims against anybody, I also tore off the shield of 'legitimacy' politically by causing him to be removed as the Libertarian candidate. So, when considering all of those facts, who would you classify as an 'agitator'?

21. I look forward to the service of your Statement of Claim. I hope it is better researched and supported than this frail letter that presented so much fear to the writer that they would not or could not even sign it.
22. Contrary to what you said in your letter, I do not enjoy court, but I have quite thoroughly established that I am very capable of representing myself in that venue, where evidence is all that matters.
23. Do understand that any claim will be dragged through the months and years to trial, where evidence is all that matters. There will be no negotiated settlement, no capitulation, and no surrender. I would rather lose everything I have defending the truth than surrender to a lie. If you think this is bluffing, consider my history.
 - a) Mustang Investigations hired and fired nine lawyers from three Bay Street law firms, and they all lost every motion of importance in every court. Not only did the family-run business surrender and crawl out of the courtroom, but they also admitted to spending \$400,000.00 in legal fees and losing \$500,000.00 in business. Those figures are from 14 years ago, so allowing for the cumulative price increase of the dollar over this time was 40.23%, that figure is about \$1,260,000 in today's dollars. They also lost their business, their multimillion-dollar house, their professional reputations, etc. The son is now a bartender and the mother runs a dog rescue.
 - b) The Barrie company also went broke, after losing all sponsors for their television program, and the politician was humiliated enough that he left Barrie shortly after. I am sure you can figure out who it was. Also, the once respected gold star detective who had abused his authority was last seen in uniform, without a sidearm, working in the evidence room. That is hardly an indication of continued upward mobility within the ranks. I was also advised by the judge in the matter that I had civil remedies available regarding the Barrie Police Service, but I chose not to seek any compensation. Regardless, consider how much exposure we generated to warrant a Justice of the Ontario Court suggesting I should sue the police department for violations of my rights to Freedom of Speech and Freedom of the Press under the Charter of Rights and Freedoms.
24. I hope you also understand that litigation is not an instantaneous solution to your issues. It will take months and years, and you will not be granted any kind of injunctive relief simply because you claim I am lying. The evidence speaks for itself and the Justice will rule based on the evidence presented. Your brokers did commit usury, you did lie multiple times to avoid an audit by the Financial Services Regulatory Authority of Ontario (FSRA), and you have refused to contest any of our claims until now.
25. Also, when I challenged the lies and abuses of Mustang Investigations, I did not own a media company. I was just a guy who used the internet to tell my story using evidence, as is my right. Their lawyer, a convicted felon named Norman Groot, tried to convince the court to impose an order preventing me from telling the story, but even as a private citizen with little more than a blog, the court would not impose such a restriction. Five Points Media is a nine-year established media service that has produced 350 community videos. So, throughout the time of the litigation, which on average takes 24-36 months, but could be longer due to the pandemic backlog, I will continue to exercise my right to report on this story. David Flude might think he can walk into a court demanding special privilege, but that will not carry much weight, especially when I present actual evidence of usury and the deception of the lies he used to escape liability for his crimes and those of his brokers.
26. You also refuse to identify yourself or to use any method of self-identification such as sending this through a personalized address. You really should have reached out to your lawyer, because this notice from whoever you are is not in any way legally valid. Also, legal documentation must be served, and without direct special consent by the court, email is not sufficient. You also cannot send a legal notice through a third party who is not a lawyer retained by the business, and you cannot claim the right to contest materials you will not itemize.
27. If this is the best you can do, please proceed with your Statement of Claim. For you, it will be a long two or three years as I update the story in real-time for our growing number of followers, while our

anonymous promotions friend does what he or she does so well to ensure everybody who needs to be informed of the criminal abuses of trust committed by the brokers at Verico the Mortgage Station.

28. If all it took to silence journalists, and I am the former Deputy Editor of a national European newspaper owned by the Washington Times, then every person with a secret to hide, like you, would send an unsupported claim of libel or defamation and the publication or broadcaster would run away with their tail between their legs. You know your claims are frivolous and unsupported, and that this badly composed and feeble letter is simply a desperate attempt to substitute sabre-rattling in place of true strength. I will be posting your letter, your email, and my response for all to see on both Five Points Media, and the new website currently under construction at <https://themortgagestation.tv/> Sadly, I think most of your clients and colleagues will see your attempt at intimidation as painfully pathetic, and in line with whitewashing the crime of usury and lying at a pathological level to avoid responsibility.
29. Finally, I once again extend an olive branch in the form of an invitation for David Flude, Lisa Purchase, and Renee Dadswell to stand up and explain themselves through a recorded on-camera interview.
30. Whoever you are, hiding behind anonymity, I hope you enjoyed a Merry Christmas, and that you have a happy New Year.
31. My name and signature are included below, as I have no reason to hide from anybody.
32. I will be happy to acknowledge service when it is conducted in a manner that is pursuant to the Rules of Civil Procedure for the Superior Court of Justice.

Regards,



John Ironside
Producer / Director
Five Points Media
A division of the Ontario Community Awareness Network
A registered not-for-profit
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Throughout 2014-2023, our crew at 3B Solutions and Five Points Media has been identified as the “Best Videography in Barrie” by Three Best Rated; an independent consumer advocacy group that bases their ratings on testimonials and referrals from local businesses.
(<https://threebestrated.ca/videographers-in-barrie-on>)

From: The Mortgage Station <info@themortgagestation.ca>
Sent: Wednesday, December 27, 2023 1:07 PM
To: John Ironside <jironside@fivepointsmedia.ca>; John 3B <john@3bsolutions.ca>
Subject: ATTN: Mr. Ironside - Please acknowledge service

Mr. Ironside

Please see attached Section 5.1 Notice under the *Libel and Slander Act* served upon you. Please acknowledge service.

You have until January 5, 2024, to remove the defamatory material from all your website and cease any further defamatory statements.

Served to you on behalf of the Mortgage Station and the brokers that you have repeatedly named.

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