From: To:	<u>John Ironside</u> <u>corporate.communications@scotiabank.com; elizabeth.goldenshtein@td.com; rob.inglis@firstnational.ca;</u> ikosmack@egbank.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;
Cc:	help@wealthonebank.ca; info@bloomfin.ca; alexandre.guay@bnc.ca <u>The Mortgage Station; david@themortgagestation.ca; Lisa Purchase; renee@themortgagestation.ca; Yvonne</u> Ziomecki - Fisher; Akash Durbha; info@verico.ca
Bcc:	John 3B
Subject:	New website brings greater exposure - request for an interview.
Date:	January 12, 2024 1:44:00 PM
Attachments:	image001.png image002.png

Good afternoon. I trust you are well.

I wanted to reach out once again to see if we can arrange a time to discuss on camera the issues raised in our ongoing documentary about the mortgage industry, and how it is becoming a threat to seniors due to corruption and a lack of effective safeguards. I think we said it best in the homepage of our new website at <u>www.themortgagestation.tv</u> when we noted:

The story of Verico the Mortgage Station is also not the only area of interest for our exposé documentary, but it is the personal event that makes the commentary more relatable. We have stories now of similar abuses in Toronto and other communities, including attempts by mortgage brokers and lenders to seize homes from seniors in a manner that is not supported by the law. We even have claims of physical intimidation being used when a senior's refusal to sell their house became a nuisance to developers who wanted to build condos or other expensive projects on the land. There were also multiple cases during the pandemic of developers choosing to charge more outside of the contract for houses under construction. These will all be addressed on the backdrop of our producer's experience. We will also be looking into other related stories of abuse by police officers of various jurisdictions.

I do not doubt that the brokers at Verico the Mortgage Station had some interesting stories to tell about my crew and I, as dodge and deception are what people do when they are exposed for their own wrongdoing. They also likely told you that the case had been investigated by the South Simcoe Police Service and they had been exonerated. The truth is that the first detective of the small county police force did not even speak with me, and the second chose to omit essential official third-party evidence like the bank statement showing the loan and the mortgage funds disbursement record that showed how much they illegally skimmed. After deleting the evidence, the 'detective' claimed there was insufficient evidence to proceed, which is a very interesting oxymoron. That is why the 'investigation' by the South Simcoe Police Service is under review by the Office of the Independent Police Review Director and will most likely be investigated by the Ontario Provincial Police Financial Crimes Division. I doubt the brokers at Verico the Mortgage Station told you that part.

You were also likely not advised how, since 2014, our crew has given back to his community in a way that few ever have, by producing and donating more than 350 fundraising and awareness videos to more than 180 Simcoe County charities, not-for-profit organizations, and benevolent community groups. The value of these donations over nine

years exceeds seven hundred thousand dollars. In 2020, during the height of the pandemic, our Producers were acknowledged for their contributions by being voted to the highest levels for an award for altruism that was presented by the Greater Barrie Chamber of Commerce and the City of Barrie.

This polarization of truth versus lies is likely a reason why 97% of comments and emails sent to us about this story have been positive and supportive of us pursuing the brokers at Verico the Mortgage Station for the crimes they have committed, which include usury, or loan sharking, aiding and abetting after the fact, and apparently 'motivating' a police officer to falsify and omit evidence of an indictable offence. No matter who they 'motivate' to abuse their authority, I was charged an interest rate of 198.25% which is illegal under Section 347 of the Criminal Code of Canada, which limits the rate to 60% in extreme circumstances, and as an indictable offence, is punishable by a prison sentence of up to five years. I think a trusted mortgage brokerage would qualify for that level.

I am not going to overload you with links as I did in my first communications, as they are all available through the homepage at <u>www.themortgagestation.tv</u>. The simple fact is that each of the brokers at Verico the Mortgage Station upon whom we are focusing, David Flude, Lisa Purchase, and Renee Dadswell, have each individually acknowledged the crime of usury via email.

Yesterday, we distributed via social media an advertisement recruiting actors and technical crew for this in-progress documentary. A copy of the Facebook post can be found at <u>www.themortgagestation.tv/latest-news-verico-the-mortgage-station.html</u>. We plan to start shooting in earnest in late spring and finish principal cinematography by the end of summer. On that page, you will also find a reference from today naming your bank or lending service, in a short story about a social media influencer who promoted us to his 100,000+ followers.

Mainstream media may be controlled by million-dollar and billion-dollar corporations, but new media is not. It is also a fact that our new website is attracting more viewers than we ever saw when posting articles on our Five Points Media website. Our synopsis found on the homepage allows visitors to understand the basic story before delving into the evidence and assessing what corporations are collaborating with loan sharks who defraud seniors. Remember, Oskar Schindler was only seen as a hero after he started caring more about people than profit which was attained at the cost of his soul.

Ask yourself why we are so confident of our position that we are posting our allegations openly, for all to see, with names attached, while the brokers at Verico the Mortgage Station responded by hiding for eighteen months. Consider also how the "Libel and Slander Notice", which I forwarded to you with my reply, was a Do-It-Yourself attempt at intimidation, written by an amateur without professional assistance, and sent anonymously through a generic email address that is not associated with any of the brokers at Verico the Mortgage Station. It also contained a lot of whining about being held accountable and how we are reaching the public through the presentation of evidence and cross-linking. What it did not contain was much in the way of denying the claims we have made, nor the inclusion of any evidence that would counter our allegations. I signed our reply and sent it back from my public email account, leaving many to ask, "Who is the five to six million-dollar-a-year corporation, and who is the small not-for-profit community channel that donates all services to charities, not-for-profits, and benevolent community groups?"

Finally, several times a week for the past few months, our website has been thoroughly reviewed by people using static IPs and proxy servers or visiting from various towns and cities across Ontario. From the pattern of traffic, and by noting what they reviewed, we can only conclude the visitors are lawyers. Regardless, the multi-million-dollar a-year brokers at Verico the Mortgage Station had to write their own threatening "Libel and Slander Notice", a copy of which I forwarded to you on December 27th, 2023, and not one of those research-motivated visitors has ever returned after their initial flyby. How seriously abusive does this matter have to be if that many lawyers are refusing to be retained for what is supposed to be a simple case of defamation of libel, and why have we not been served except for their fear of facing the evidence and the truth of their crimes?

I have no grievance with your bank or lending company, and I do not want to see your corporation adversely affected by our exposure of the criminal actions of the brokers at Verico the Mortgage Station. That said, we are all judged by the company we keep. In that light, we will be setting up webpages about each business known to support the brokers at Verico the Mortgage Station. The page will include information, both good and bad, about their ethics as publicly reported, and their history of service to or abuse of clients. It seems likely, as has been the case with the Mortgage Station and HomeEquity Bank, that we will be hearing from other former clients of each lender as the content of our website is further promoted by our anonymous search engine optimization expert and social media influencers. You are more than welcome to contribute to the content of that page.

The purpose of the proposed interview would be to separate you from their criminal activities of the brokers at Verico the Mortgage Station, and to allow you, as a representative of your company, to explain why you continue to associate with known criminals who have a fully documented history of defrauding their senior and veteran clientele, and then refusing to acknowledge their actions or correct their 'errors'.

Again, I welcome you to read the overview and examine the evidence found on our new homepage at <u>www.themortgagestation.tv</u>.

I hope you enjoy a wonderful weekend.

Regards,

John Ironside Producer / Director Five Points Media A division of the Ontario Community Awareness Network A registered not-for-profit Big Blue Box Studios 1-310 Innisfil St. (corner of Essa Rd.) Barrie, Ontario, L4N 3G3 Studio: 705-828-5605

Cell: 416-996-2786

Email: jironside@fivepointsmedia.ca

Web: www.fivepointsmedia.ca

FB: https://www.facebook.com/FivePointsMedia/

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)