



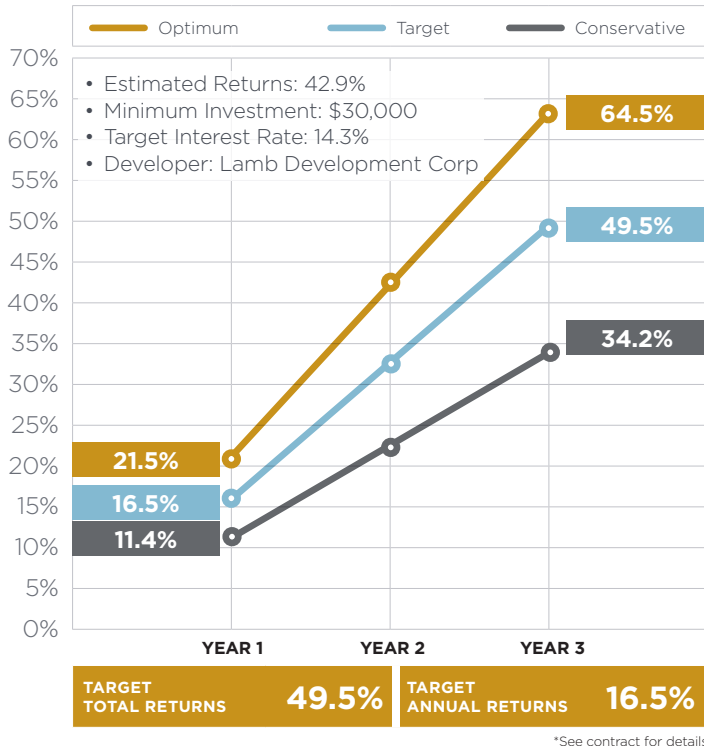
# JAMES

Loft-style living steps from Queen West

## SYNDICATE MORTGAGE LOAN FEATURES

- **Unique feature:** Face amount of your loan is secured via a registered charge against the property.
- Your loan has a defined term & fixed interest rates.
- Loans can be made via RRSP, RESP & TFSA to residents of **Ontario and Nova Scotia**, as well as by cash (Please speak to a licenced mortgage agent or broker for details).

## LOAN SUMMARY



“Last year Lamb Development Corp completed over 1,100 units in four buildings. Each of those buildings has its own unique style, and James is no different. I wanted to do a tall, thin, handsome building, something that would be obviously masculine. The building is 60% sold so the reception to its look has been excellent.”

— Brad J Lamb, President, Lamb Development Corp

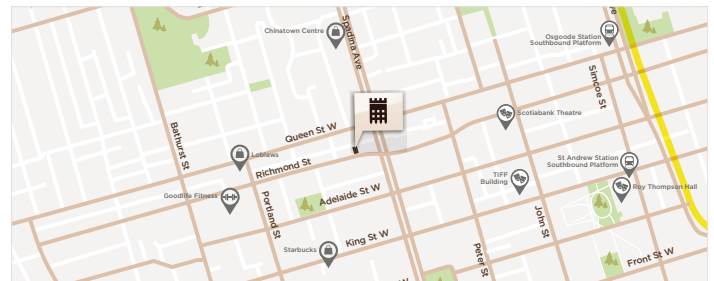
## PROJECT FEATURES

- James will be a tall thin handsome tower rising 18 stories and planned for 135 units. Units range from 400 sf to 706 sf with a 2,659 sf “sky mansion” occupying the 18th floor.
- The project is already over 60% sold and is expected to start construction in mid 2017. Occupancy is anticipated to start in mid 2019.
- The site is located at 452-458 Richmond Street West. The area is served by frequent streetcar service along Queen Street, King Street, Bathurst Street and Spadina Avenue and is within walking distance of a wide array of restaurants, entertainment, shopping and offices, parks and other public amenities.
- Lamb Development Corp has extensive experience in the downtown Toronto market having already completed 5 buildings — Gläs, Parc, King Charlotte, Brant Park and Theatre Park.

## TO INVEST CONTACT:



**FFM Capital Inc.**  
 Phone | 905-264-9997  
[www.ffmcapital.com](http://www.ffmcapital.com)



SEE REVERSE FOR IMPORTANT INFORMATION



# BDMC

Building & Development Mortgages Canada Inc.

## ADDITIONAL INFORMATION REGARDING SYNDICATE MORTGAGE LOANS

Syndicated mortgage loans to real estate development projects are not without risks, such as:

- They lack liquidity as there is no market for syndicated mortgage loans
- They carry the additional risks of construction loans and real estate development
- Unforeseen circumstances may develop, such as the builder running out of money and/or not being able to complete the project
- Entitlement risks, such as whether the planned development obtain the necessary municipal approvals
- Fluctuation in real estate market values and the time it takes for the real estate to be sold
- Interest rate changes
- Requirements to invest more money in the project due to project cost overruns or revenue shortfalls; and
- Construction delays or other delays

Syndicated mortgage loans are offered to members of the public in Ontario by mortgage brokers and agents who are licensed with the Financial Services Commission of Ontario. Anyone interested in lending money to a real estate development project by syndicated mortgage loan should discuss the risks with their mortgage broker or agent to determine whether a syndicated mortgage loan is suitable for them.

FFM Capital Inc. (FSCO Licence #12391) offers syndicate mortgages that fund Fortress projects. Building & Development Mortgages Canada Inc. (FSCO Licence #10102 – Nova Scotia Licence #1722906) is the lead mortgage brokerage that registers the syndicate mortgages, unless specifically stated otherwise. This project is available to Ontario and Nova Scotia residents only. Final terms and conditions can be found in the loan agreements. Please speak with a licensed mortgage agent/broker for more details. All project images displayed on this material are artist renderings only and are subject to change without notice.

*Issued: July 8, 2016*