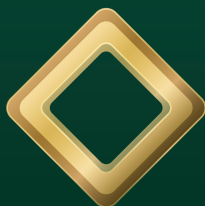
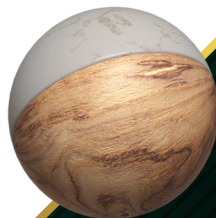
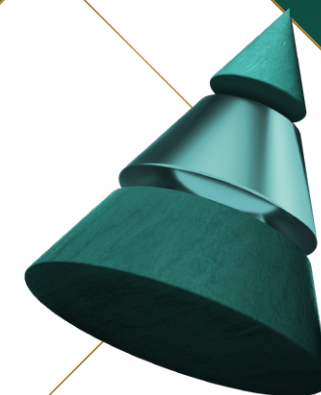




Committed to Funding





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Your First-Choice Lender

Oppono's tailored mortgage solutions are designed to accommodate the needs of your clients. We offer open or closed mortgage terms with no income requirements.

"Oppono" is a word with many meanings. It is a Latin term meaning "mortgage", but it also means "to offer", "to pledge", and "to present". At Oppono, we strive to provide you with the tools you need to support your clients and grow your business. Our team is ready and eager to help you close deals and finalize transactions smoothly and rapidly.

Oppono's customer service, funding capacity, and industry experience are second to none. As a true equity lender, our philosophy has always been grounded in a common-sense approach. We offer first and second mortgages, options for bridge financing, and HELOCs.

Oppono is constantly adding new products to meet your non-traditional mortgage needs. We offer beacon score driven products at lower interest rates for borrowers with higher credit scores. We are committed to working with you, our brokers, to introduce new products consistent with our common-sense, customer-first approach.

Our business is 100% broker focused. We use cutting-edge technology to simplify the underwriting process, extend working hours, and accelerate turnaround time. Our highly efficient approval system is designed to fund your mortgage applications as securely and quickly as possible.

At Oppono, we understand that our business is made possible by your success. As a result, you and your clients are at the center of everything we do.

We are a non-traditional mortgage lender.

We understand the frustrations brokers often face when dealing with traditional lenders and institutions. That's why our common-sense approval process takes each borrower's unique situation into account.

Oppono is a true equity lender. We lend to all borrowers, all credit scores, and all income levels. Our word is our bond and we are 100% committed to funding.



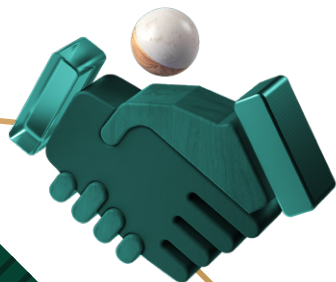
Here's how we do it:

We hit the ground running. We aim to provide you with a broker pre-approval within three hours of receiving your application.

We work around the clock. Our dedicated team works extended hours to service your requests and you can contact your BDM any time, day or night.

We leverage technology. We have integrated the latest innovations in software and IT to streamline the entire funding process from beginning to end.

We value your time. Once a commitment is returned to us with the necessary supporting documents, we will work diligently to get your deal closed within 72 hours.



Why We're Different

Experience. Given our size and reputation, we see more applications and fund more deals than any other MIC out there today, which gives us an unparalleled understanding of the market and how to succeed in it.

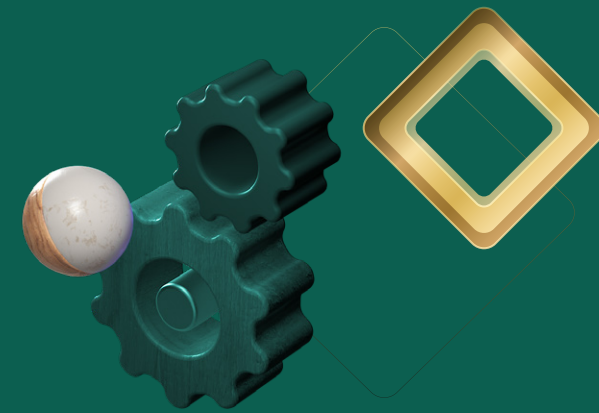
Focus. We target a specific, but still very large, segment of the alternative lending market which includes those who are self-employed, recent immigrants, and non-traditionally employed.

Knowledge. Our team is comprised of former mortgage brokers and certified mortgage agents who live and work in the same areas that we lend in.

Speed. Our funding process is driven by technology and backed up by 40 full-time staff, including three dedicated BDMs working around the clock to service your requests.



Our Quick and Easy Approval Process



Application Received

Submit applications easily through your mortgage broker software of choice.

Broker Pre-Approval

Our goal is to issue a broker pre-approval within 3 hours of receiving your application.

Deal sent to Oppono's Lawyer

In addition to having our own lawyer review the terms, Oppono requires all borrowers to obtain independent legal representation, providing the borrower with an added layer of support.

Mortgage Funded

It was a pleasure doing business with you!



Underwriting Review

Your BDM will be closely monitoring your file as it is reviewed by our underwriting team and will reach out to you if there is anything to report.

Commitment Issued

The commitment conditions – including rates, fees, and important information – will be reviewed and sent to the client for review.

Borrower to Sign Documents

Once the borrower has consulted with their lawyer and signed the commitment, Oppono will instruct our lawyer to release the funds.

WITHIN 3 HOURS

WITHIN 72 HOURS

Frequently Asked Questions

Do you require an appraisal?

Yes. As an alternative lender, we need an appraisal on all mortgage applications.

Please see page 11 for the full list of Oppono's approved appraisers.

How many lawyers are needed?

We require two lawyers on all mortgage transactions.

Oppono has its lawyer and the client will require their own independent legal representation (ILR).

Do you verify income?

Oppono does not verify income. As a private lender, GDS/TDS regulations and the "stress test" do not apply.

What if my client has bruised credit or collections?

We can still help. Unlike traditional lenders, Oppono will work with you to find a solution for your client, regardless of their unique situation.

What if my client has a history of mortgage and/or property tax arrears?

Oppono will still approve a mortgage. All outstanding debts will be paid from the proceeds.

How do I apply?

Submit an application, along with a credit bureau report, through Filogix, Velocity, or Lendesk.

What are your hours?

We are open Monday to Friday 8am-10pm and Saturday / Sunday 9am-6pm.

However, our BDMs are always available.

Do you offer renewals?

Yes.

How do you determine your rates & fees?

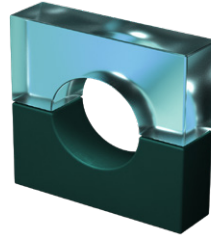
Our model is based on affordability to the borrower. While other lenders may charge a lower fee and a higher rate, we do the opposite. Fees are not paid out of pocket but rather out of the mortgage proceeds.



Mortgage Purchase Document Checklist

This list is a sample and is not intended for general use. When we issue a commitment, you will receive an amended list with further instructions.

- ☐ Signed Oppono Commitment
- ☐ Initialed Provisions
- ☐ Mortgage Application
- ☐ Credit Bureau Report
- ☐ Signed Credit Consent
- ☐ Agreement of Purchase and Sale
- ☐ MLS Listing
- ☐ Verification of Down Payment (within 14 days)
- ☐ Broker Fee Agreement (if applicable)
- ☐ ILR Lawyer Info (including email)
- ☐ Re-Directed Appraisal to Oppono
- ☐ Disclosure to Borrower
- ☐ Photo ID
- ☐ Client's Email



Mortgage Refinancing Document Checklist

This list is a sample and is not intended for general use. When we issue a commitment, you will receive an amended list with further instructions.

- ☐ Signed Oppono Commitment
- ☐ Initialed Provisions
- ☐ Mortgage Application
- ☐ Credit Bureau Report
- ☐ Signed Credit Consent
- ☐ Current Mortgage Statements
- ☐ Property Tax Bill (with roll #)
- ☐ Current Valid Home Insurance
- ☐ Broker Fee Agreement (if applicable)
- ☐ ILR Lawyer Info (including email)
- ☐ Re-Directed Appraisal to Oppono
- ☐ Disclosure to Borrower
- ☐ Photo ID
- ☐ Client's Email



Our approved appraisers are well known in the industry.

For values over \$1 million please use Cross-town, Metrowide, Home Value Inc. or House Inc. Appraisal Services.

Essex

F.K. Mitchell Appraisals Inc.	mitchellappraisals.ca	(519) 322-7107
FR Jordan & Associates	frjordan.com	(519) 974-0186

GTA

Cross-town Appraisal Ltd.	cross-town.ca	(416) 652-3456
Home Value Inc.	hviappraisal.ca	(416) 871-9224
House Inc. Appraisal Services	houseinc.ca	(647) 499-2781
Metrowide Appraisal Services Inc.	metrowideappraisal.com	(905) 479-4400
Sharp Appraisal and Consulting	sharpappraisal.ca	(416) 887-7001

Ontario West

Cross-town Appraisal Ltd.	cross-town.ca	(416) 652-3456
Home Value Inc.	hviappraisal.ca	(416) 871-9224
House Inc. Appraisal Services	houseinc.ca	(647) 499-2781
L. A. Mirotta & Co.	lamirottaco.com	(519) 242-4172
Metrowide Appraisal Services Inc.	metrowideappraisal.com	(905) 479-4400
Appraisals Niagara Real Estate Appraisers Inc.	appraisalsniagara.com	(905) 357-7187
RJ Lyons RE Appraisal Services Inc. (Please use for London Only)	rjlyons.ca	(519) 672-0485
Real Estate Appraising & Consulting	reac.ca	(519) 725-0244
Schinkel Real Estate & Appraisals Inc.	schinkelappraisals.ca	(905) 387-0100
Sharp Appraisal and Consulting	sharpappraisal.ca	(416) 887-7001
Walker & Walker Appraisal Limited	walkerandwalkerappraisal.com	(905) 639-0235

Ontario East

Cross-town Appraisal Ltd.	cross-town.ca	(416) 652-3456
Everest Appraisal Services Inc.	everestappraisals.com	(905) 686-3172
Gifford Appraisals	giffordappraisals.com	(905) 683-2637
Home Value Inc.	hviappraisal.ca	(416) 871-9224
Metrowide Appraisal Services Inc.	metrowideappraisal.com	(905) 479-4400
Prince Edward Appraisal		(613) 476-6832
Sharp Appraisal and Consulting	sharpappraisal.ca	(416) 887-7001

Ontario North

Hill Appraisals	hillappraisals.ca	(905) 775-9320
Sharp Appraisal and Consulting	sharpappraisal.ca	(416) 887-7001

Ottawa

Affiliated Property Group	apgottawa.com	(613) 728-3991
Independent Appraisal Corp.	independentappraisal.net	(613) 564-8282



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Brokerage License

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