

STRATAVESTA

INVESTMENT INFORMATION PACKAGE

PREPARED BY:

**MATHIEU DI PROSPERO, PRESIDENT &
DANTE MONDELLI, CHAIRMAN**

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BACKGROUND:

- TORONTO CAPITAL CORP. (known as, ‘Toronto Capital’) has been active in lending private mortgages since 2014. It has assets under management of approximately \$100 million.
- Mathieu Di Prospero and Dante Mondelli are licensed Mortgage Agents of Toronto Capital and are active in the administration of its book of private mortgages.
- To invest with Toronto Capital, a minimum threshold of \$100,000.00 is required.
- STRATA VESTA CORP. (known as, ‘STRATA VESTA’) was formed to allow a wider range of investors to participate in private mortgage investments.

STRUCTURE:

- STRATA VESTA is a private company founded in 2021 whose sole purpose is to invest in private real estate mortgages.
- Its office is located at 9-3600 Langstaff Road in Woodbridge, Ontario.
- STRATA VESTA collects capital from investors and allocates the raised funds towards the filling of positions in upcoming mortgage opportunities.
- The interest payable to each of STRATA VESTA’s shareholders is in accordance with their investment amount.
- Quarterly, STRATA VESTA investors can: invest new money, receive their interest payable, re-invest their interest payable, liquidate their investment¹.
- STRATA VESTA investors hold preferred shares in the company that are valued quarterly.

¹ Liquidation is subject to the company being able to raise new capital.

MANAGEMENT:

- STRATA VESTA is co-managed by Mathieu Di Prospero, President and Dante Mondelli, Chairman.
- STRATA VESTA only invests in private mortgage opportunities brokered by Toronto Capital.
- STRATA VESTA charges a quarterly management fee subject to the fund's return.
- Once STRATA VESTA's target annual return and a 3.00% management fee are achieved, all excesses are split evenly between management and preferred shareholders.

RETURN ON INVESTMENT:

- STRATA VESTA requires a minimum investment of \$5,000.00.
- Each quarter, STRATA VESTA allocates raised capital towards an upcoming private mortgage investment opportunity.
- STRATA VESTA's target annual return is 8.00%².
- Interest payable is either paid quarterly or re-invested back into the company at the shareholders' discretion.
- All details concerning investments made by STRATA VESTA are provided in monthly reports.

² Return on investment is never guaranteed. However, STRATA VESTA's investments are backed by Toronto Capital and its private book of over \$100 million. This ensures STRATA VESTA always remains secured and liquid.

PORTFOLIO:

- STRATA VESTA CORP. (known as, 'STRATA VESTA') invests solely in:
 - Private First Mortgages on Residential Real Estate up to 60.00% Loan-to-Value.
 - Private First Mortgages on Commercial Real Estate up to 50.00% Loan-to-Value.
 - Private First Mortgages on Vacant Land up to 40.00% Loan-to-Value.

- STRATA VESTA assesses properties ONLY based on their "AS-IS" value.
- STRATA VESTA valuations are based on EXISTING zoning and the CURRENT state of the lot/property.
- STRATA VESTA valuations are NEVER calculated based on future value due to potential re-zoning, renovation, or construction.
- ALL of STRATA VESTA's investments are brokered and backed by TORONTO CAPITAL CORP. (known as, 'Toronto Capital').

POSITION:

- STRATA VESTA ALWAYS occupies FIRST POSITION in all private mortgage investments.
- STRATA VESTA NEVER postpones to any other financing such as another mortgage position on the same property or construction financing.
- STRATA VESTA is ALWAYS registered on the Title of the mortgage.

MORTGAGE 1:

SUBJECT PROPERTY: 250 Sidney Street, Belleville, ON, K8P 3Z3

SUBJECT PROPERTY VALUE: \$8,500,000.00³

SUBJECT PROPERTY DESCRIPTION: 300,000 Square Foot Commercial/Industrial Building

MORTGAGE AMOUNT: \$1,250,000.00 First Mortgage

INTEREST RATE: 8.50%

BORROWER: 2589989 Ontario Inc.

OUR POSITION: \$327,500.00 portion of the First Mortgage

OUR LOAN-TO-VALUE CALCULATION: 14.71%

BUILDING WEBSITE: www.250sidney.ca

MORTGAGE 2:

SUBJECT PROPERTY: 400 Garden Avenue, Brantford, ON, N3T 5M1

SUBJECT PROPERTY VALUE: \$3,500,000.00⁴

SUBJECT PROPERTY DESCRIPTION: 5.6 Acres of Vacant Industrial Land

MORTGAGE AMOUNT: \$2,000,000.00 First Mortgage (\$1,600,000.00 Class A + \$400,000.00 Class B)

INTEREST RATE: 8.25%

BORROWER: 2277677 Ontario Corp.

OUR POSITION: \$1,000,000.00 portion of the First Mortgage (Class A ONLY)

OUR LOAN-TO-VALUE CALCULATION: 45.71%

³ Appraised by Cornwall Property Consultants Ltd. on March 27th, 2020.

⁴ Appraised by Jacob Ellens & Associates Inc. on September 10th, 2018.

MORTGAGE 3:

SUBJECT PROPERTY: 520 Highway 8, Stoney Creek, ON L8G 1G6

SUBJECT PROPERTY VALUE: \$2,800,000.00⁵

SUBJECT PROPERTY DESCRIPTION: 0.79 Acre Lot with a Retail/Office Building

MORTGAGE AMOUNT: \$1,950,000.00 First Mortgage (\$1,400,000.00 Class A + \$550,000.00 Class B)

INTEREST RATE: 10.20%

BORROWER: One Way Path at Dewitt Road LP by its General Partner, One Way Path at Dewitt Road GP Inc.

OUR POSITION: \$100,000.00 portion of the First Mortgage (Class A ONLY)

OUR LOAN-TO-VALUE CALCULATION: 50.00%

⁵ Appraised by Avison Young on June 6th, 2023.



NAME: _____

DATE OF BIRTH: _____

ADDRESS: _____

CITY/PROV/POSTAL CODE: _____

PHONE NUMBER: _____

E-MAIL: _____

OCCUPATION: _____

SIN / BN: _____

BANK / TRANSIT #: _____

ACCOUNT #: _____

PHOTO ID ON FILE: YES NO

ARTICLES OF INCORPORATION: YES NO N/A

METHOD OF CONTRIBUTION: EFT⁶ CHEQUE⁷

PREFERRED INTEREST PAYABLE: QUARTERLY RE-INVESTMENT

PREFERRED METHOD OF RETURN: EFT CHEQUE

⁶ Please send any electronic funds transfers to info@stratavesta.com

⁷ Please make cheques payable to STRATA VESTA CORP. or STRATA VESTA

1. This Disclosure Statement has not been filed with the Financial Services Regulatory Authority of Ontario (FSRA). Neither FSRA nor any other authority of the Government of Ontario has reviewed or approved the completed Disclosure Statement.
2. All mortgage investments carry a risk. There is a relationship between risk and return. In general, the higher the rate of return, the higher the risk of the investment. You should very carefully assess the risk of the mortgage transaction described in this Disclosure Statement if applicable and in the supporting documentation before making a commitment.
3. Syndicated mortgages (defined as more than one investor/lender) may carry additional risks pertaining not only to the risk of default but also to the risks associated with participating in a syndication and the financing of real estate transactions.
4. You should consider inspecting the property upon receiving information on the subject investment.
5. This mortgage investment is not insured by the Government of Ontario or any other investor protection fund.
6. This mortgage investment cannot be guaranteed by STRATA VESTA CORP. (known as, 'STRATA VESTA'). If you are not prepared to risk a loss, you should not consider mortgage investments.
7. If you are one of several investors in a syndicated mortgage, you may not be able to enforce repayment of your investment on your own if the borrower defaults.
8. You should ensure you have sufficient documentation to support the property valuation quoted in this Disclosure Statement. The property value may decrease over time, including the period between the date of the most recent appraisal and the date you complete the transaction. A decline in property value may also affect the return and/or value on your investment in the event of a default in payments under this mortgage.
9. The mortgage administrator, if applicable, cannot make payments to you except from payments of principal and interest made by the borrower under the mortgage. Therefore, the mortgage administrator cannot continue mortgage payments to you if the borrower defaults.
10. If you want to withdraw your money before the end of the term, a new investor/lender may be required and there is no assurance that there will be a market for the resale or transfer of the mortgage. In this event, STRATA VESTA will find a replacement for your position in the investment.

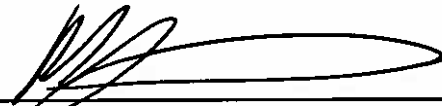
- 11. This Disclosure Statement is not intended to provide a comprehensive list of factors to consider in making a decision concerning this investment. There may be additional risks to the investment. You should satisfy yourself regarding all factors relevant to this investment before you commit to invest.

- 12. All information regarding STRATA VESTA's investor contributions and positions is highly confidential. The disclosure of such information to an outside will result in legal action.

I consent to the stated provisions in this Disclosure Statement.

Name:

Signed on this _____ day of _____, 202__.



Mathieu Di Prospero, President



Dante Mondelli, Chairman