



About Dominion Lending Centres

Dominion Lending Centres is Canada's #1 national mortgage company. With more than 2,250 mortgage professionals offering free expert advice across the country, the Dominion Lending Centres team is dedicated to taking the hassles out of the mortgage process and simplifying the lives of borrowers.

With access to more than 90 lending institutions across Canada, including banks, credit unions and trust companies, our licensed team of mortgage professionals is familiar with a vast array of mortgage products – ranging from first-time homebuyer programs, financing for the self-employed and financing for those with credit blemishes. Best of all, Dominion Lending Centres' mortgage professionals work for borrowers – not the lenders – to ensure consumers receive the best rates and products available in today's marketplace.

Whether a borrower is looking to purchase their first home, upgrade to a new home, renew an existing mortgage, refinance a mortgage to free up some equity or consolidate debt, purchase investment properties, vacation homes or commercial properties, or lease business-related equipment, Dominion Lending Centres has an extensive variety of available products to meet consumers' unique needs.

Dominion Lending Centres prides itself on being a one-stop shop for Canadian consumers, as we're the only Canadian mortgage brokerage firm to also offer a Commercial Division, an Alternative Lending Division – Plan B Mortgage Services – and a Leasing Division.

Dominion Lending Centres' mortgage professionals are available anytime, anywhere, evenings and weekends – and they'll even come to you!



Our mortgage professionals are experts in their field and many are ranked among the best nationally. Launched in January 2006, Dominion Lending Centres was named Best Newcomer (Mortgage Brokerage Firm) at the CMP Canadian Mortgage Awards 2008 – the Oscars of the mortgage brokering industry. And every year since, we have been recognized through a variety of awards, including Best Branding, Best Advertising and National Broker Network of the Year, which we most recently won in 2013.



Dominion Lending Centres is also honoured to be profiled on the 2013 PROFIT 500 ranking of Canada's Fastest-Growing Companies by PROFIT Magazine. Ranking Canada's Fastest-Growing Companies by five-year revenue growth, the PROFIT 500 profiles the country's most successful growth companies. PROFIT 500 is Canada's largest annual celebration of entrepreneurial achievement.

In 2012, Dominion Lending Centres also appeared within the PROFIT 200 (which switched to the PROFIT 500 in 2013). In both 2009 and 2010, we also earned spots on the PROFIT HOT 50 List of Canadian Emerging Growth Companies. The PROFIT HOT 50 ranks the top 50 young businesses in Canada by two-year revenue growth.

Benefits of Using a Mortgage Professional

There are generally two ways to get a mortgage in Canada: From a bank or from a licensed mortgage professional. While a bank only offers the products from their particular institution, licensed mortgage professionals send billions of dollars in mortgage business each year to Canada's largest banks, credit unions, trust companies and other financial institutions, offering their clients more choice and access to hundreds of mortgage products! As a result, clients benefit from the trust, confidence and security of knowing they're getting the best mortgage product and rate to meet their unique needs. Think of using a mortgage broker or agent as obtaining access to wholesale versus retail mortgage rates.

Dominion Lending Centres' Mortgage Professionals

Dominion Lending Centres' team of mortgage professionals provides expert advice catered to consumers' individual needs. We stay up-to-date on available products and services to ensure we can provide the right answers for every mortgage consumer.

We have more than 2,250 mortgage professionals situated across Canada to serve the unique needs of borrowers in different regions of the country. This regional familiarity allows our mortgage professionals to serve the needs of borrowers by knowing lenders with available products in each area of the country. In 2011, our mortgage professionals collectively funded more than \$11 billion in mortgage volume. In 2012, that number grew to more than \$13 billion, and continued onward in 2013 to more than \$14 billion in funded mortgage volume.

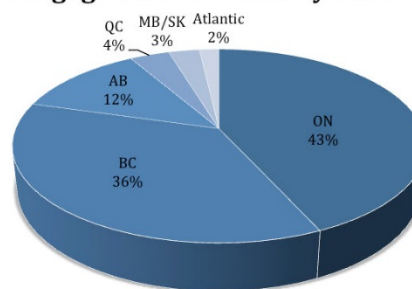


Membership Growth

Dominion Lending Centres is Canada's #1 national mortgage brokerage. In eight years, we have grown to more than 2,250 mortgage professionals spanning the country. We became truly national in 2011 when we entered the Quebec marketplace as Centres Hypothécaires Dominion.



Mortgage Professionals by Province



Products & Services

Dominion Lending Centres' knowledgeable mortgage professionals make great media sources for articles, and television and radio interviews. Our licensed mortgage professionals hold a vast array of experience and expertise on the following mortgage and lease financing options:

- 1. Residential Mortgage Options.** Our mortgage professionals are dedicated to helping residential mortgage borrowers across the country obtain the best mortgage products and rates available in today's marketplace, including products designed for home purchase, refinance, mortgage renewal, home equity lines of credit (HELOCs), investment or vacation properties and mortgage life insurance. We even have our own mortgage products – The Dominion Mortgage line of products. Find a residential mortgage professional near you today at www.dominionlending.ca
- 2. Commercial Mortgage Options.** In 2011, the Dominion Lending Centres Commercial Division was created to ensure the commercial needs of more Canadians were met from coast to coast. Since commercial mortgage brokering is a specialized service, we wanted to offer our residential mortgage brokers/agents access to the very best commercial mortgage professionals in-house. Commercial mortgages are designed for businesses and investors who wish to purchase or refinance commercial, income-producing properties and offer a flexible way to raise capital. Some common commercial mortgage products our commercial mortgage professionals provide funding for include: income properties; multi-residential properties; bridge financing; restaurants; industrial properties; office buildings; self-storage facilities; retail malls; raw land financing; start-up financing; and debt consolidation. Find a commercial mortgage professional near you today at www.dominionlending.ca



3. **Plan B Mortgage Services.** In 2011, Dominion Lending Centres founded a company called Plan B Mortgage Services – a fully licensed mortgage brokerage specializing in Alt-A, B and private deals. Dominion Lending Centres created Plan B Mortgage Services to handle tougher mortgage deals that our niche conventional mortgage agents did not wish to tackle. Through Plan B we're able to better service a greater number of Canadian borrowers. Plan B was created to offer Dominion Lending Centres owners and brokers exclusive



access to expert Alt-A, B and private underwriters, and a sales team with access to exclusive lender terms from more than 250 institutional and private lenders across Canada. Essentially, Plan B enables DLC A agents to become a one-stop shop for a range of tougher mortgage deals without personally being an alternative mortgage specialist. For details visit www.planbmortgage.ca

4. **Leasing Options.** Dominion Lending Centres is the only mortgage brokerage in Canada that also offers equipment leasing and auto leasing. Our leasing professionals help business owners uncover multiple ways to structure lease financing for new equipment, a sale-lease back to extract capital from existing assets, and solve many other equipment acquisition challenges. Many of our leasing professionals are also licensed mortgage professionals who can use commercial and residential mortgage and property credit-line products, alone or in combination with lease-financing, to help business owners achieve the best solution for equipment acquisition. Find a leasing professional near you today at www.dominionlending.ca

Dominion Lending Centres VISA Program

Dominion Lending Centres offers the power of the VISA brand with credit cards widely accepted in more 150 countries. That's a lot of countries! Whether you're a first-time homebuyer or an experienced buyer with excellent credit, Dominion Lending Centres has access to the very best products and rates available across Canada. Interest rates start at 9.9%! That's the lowest in the country!

There are six different Dominion Lending Centres VISA cards available, including:

1. Classic Visa
2. Student Visa
3. No-Fee Gold
4. Low-Rate Gold
5. Travel Gold
6. Platinum

For full details, visit:

www.dominionlending.ca/visa-cards.





Dominion Lending Centres National Charity: Breakfast for Learning

Dominion Lending Centres announced its national partnership with Breakfast for Learning – the leading national non-profit organization solely dedicated to child nutrition programs in Canada – in 2012.

After extensive research into many great Canadian causes, DLC decided to focus on an area supporting children – and one that benefits their future. This is a perfect addition to the belief system and culture at DLC: Supporting the future; supporting education. Children are clearly our future.



We were shocked to learn that 31% of elementary and 62% of secondary students in Canada do not eat a healthy breakfast daily. Childhood obesity rates, Type 2 diabetes and other health-related issues continue to rise, and still Canada remains one of the few developed countries without a national nutrition program for school children.

We know that when a child is well-nourished, they perform better in school – and BFL works to ensure that students receive the healthy breakfasts, lunches and snacks they need to succeed.

Since inception in 1992, BFL has helped 2.9 million children and youth enjoy more than 400 million healthy meals and snacks, enhancing their learning throughout the day. In 2013/2014 alone, BFL funded 2,398 programs serving 250,707 children and youth a total of 40,371,875 meals.

DLC wants to help BFL make a much larger difference in the lives of children across Canada. At DLC we have the power to connect with hundreds of thousands of clients to raise awareness and funds for Breakfast for Learning.

We have challenged our 2,250+ mortgage professionals across Canada to think of ways to help raise awareness and funds in their local communities. Fundraising efforts such as client appreciation events, holiday parties, and golf and hockey fundraisers, along with commission-based donations are just some of the ways our network is helping raise funds and awareness for BFL.



Don Cherry Celebrity Endorsement Deal

We've renewed our multi-year celebrity endorsement deal with Don Cherry until 2016 (originally signed in 2010) to continue educating Canadians on the benefits of using a Mortgage Professional for all their mortgage financing needs!

Our Don Cherry commercial continues to air on Canadian hockey games across the country! [Click here](#) to view our commercial. This is just one of many ways Dominion Lending Centres mortgage professionals across the country are reaching out to consumers.



Our mortgage professionals also have access to everything from life-size cardboard cut-outs of Cherry, print advertising templates, car wraps, HD website videos, rink boards, bench signs, and beyond.

Don Cherry is by far the most influential commentator and is one of the most recognizable people in Canada. He's best known for being the 'flamboyant yin' to Ron MacLean's 'yang' on the popular Coach's Corner segment on Hockey Night in Canada, which is the most watched sports telecast in the country.

Cherry was named one of the top 10 Canadians of all-time in the nationwide CBC program "The Greatest Canadian", which polled the Canadian public at large. He was also ranked in the May 2010 issue of *Reader's Digest* as one of the most trusted Canadians – the perfect image required when educating Canadians about using Mortgage Professionals for all of their financing needs.

The Canadian public's fixation on celebrities has reached epidemic proportions in mass media. This enchantment gives celebrities the ability to connect with the buying public with unrivalled persuasive power.

Celebrity endorsement is like a trusted friend telling us about a great service or product, and Dominion Lending Centres decided to capitalize on this public recognition.

"Hey, Hey! I don't know mortgages, but my friends at Dominion Lending Centres know, and they'll get you the best rate!" exclaims Cherry as the perfect hand-off happens in the first TV commercial.

Don Cherry knows a lot about many things, but when it comes to mortgages, he's stumped! The opportunity here is to address that Don is just like many Canadians who don't know about the benefits of using a mortgage professional.



Media Inquiries

Our mortgage and leasing professionals are often requested to provide information for local and national media outlets for use in newspaper and magazine articles, as well as radio and television news and programs.

Members of the media looking to use Dominion Lending Centres' mortgage or leasing professionals as sources for mortgage, leasing or other financing related information should contact:

Dave Teixeira

Director of Public Relations & Communications

Dominion Lending Centres Inc

Tel: 289-240-6322

Email: dave@dominionlending.ca

Website: www.dominionlending.ca