



MCAP

Your Expert Partner™



Canada's largest independent mortgage and equipment financing company.

ABOUT MCAP

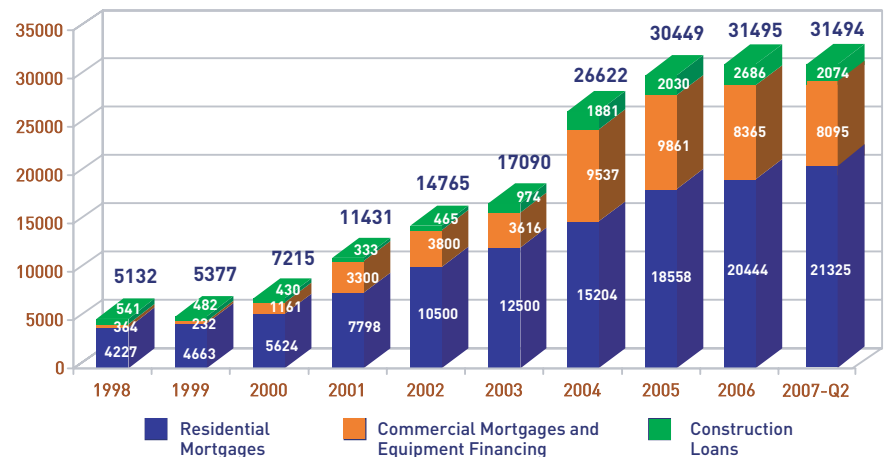
MCAP is Canada's largest independent mortgage and equipment financing company, with more than \$30 billion in assets under administration. Operating in four key lines of business: residential mortgages, commercial mortgages, construction loans, and equipment financing, the company generates combined annual new asset production of over \$8 billion.

MCAP originates, underwrites, securitizes, trades and services mortgage and leasing assets with a complement of over 700 professionals located in 13 offices across Canada. With a stable of more than 100 institutional investors and over 200,000 borrowers, MCAP has the flexibility and expertise to create innovative financial products which match the business needs of both borrowers and investors. MCAP truly means "one-stop shopping" for all aspects of real estate lending and equipment financing.

Some of MCAP's Key Accomplishments

- > Founding member of the Canadian Association of Accredited Mortgage Professionals (CAAMP), formerly Canadian Institute of Mortgage Brokers and Lenders (CIMBL).
- > First servicer in Canada to receive Standard & Poor's Above Average rating for leasing, residential and commercial mortgage servicing operations.
- > First issuer in Canada to establish an ongoing securitization structure for residential home construction loans.

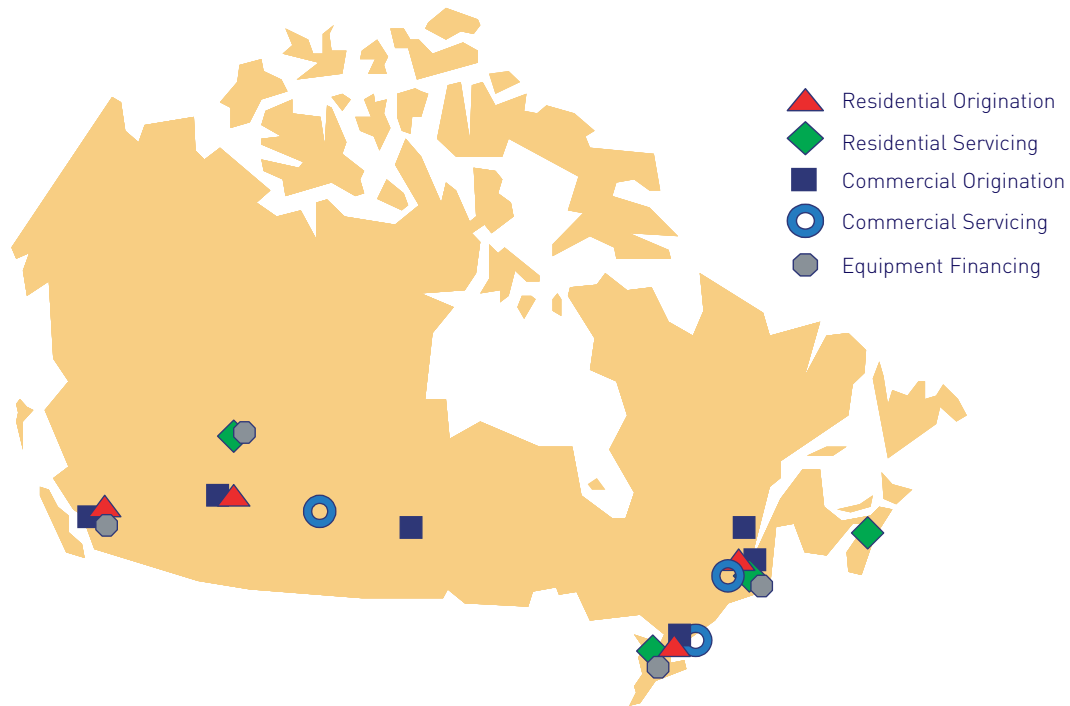
MCAP Growth/Assets Under Administration (\$ Millions)



MCAP means one-stop shopping for all of your real estate and equipment financing needs.

Lines of Business by Location

> More than 700 professionals in 13 offices across Canada



Lines of Business

> MCAP is focused on four major lines of business:

- Residential Mortgages
- Construction Loans
- Commercial Mortgages
- Equipment Financing

Services

> The MCAP group of companies provides the following services for the four lines of business:

- Asset Origination
- Asset Trading and Securitization
- Asset Management
- Asset Servicing
- Business Process Outsourcing

Giving Back to the Community

> Our employees participate in local charities across the country. MCAP's two national corporate charities are:

- Habitat for Humanity
- United Way

Please visit www.mcap.com
for more details.