

## Reliability Stability Growth

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### INVEST WITH CONFIDENCE

Established in 1975, Bancorp Financial Services Inc. ("Bancorp") is a Western Canadian based company specializing in real estate lending and mortgage fund management. Our firm has earned a reputation as a highly knowledgeable and ethical real estate investment specialist. With an average of 25 years experience in the industry, our management team has the knowledge and experience to expertly originate, structure and manage a series of mortgage portfolios on behalf of investors.

### MORTGAGE FUNDS

Bancorp provides a profitable and secure way for individual investors to invest in the Western Canadian real estate market through our established family of Mortgage Investment Funds. Each of our Funds is comprised of a diversified portfolio of mortgage loans secured by real property. Each Fund is set up as a mortgage investment corporation (MIC), allowing investors to participate in a diversified pool of mortgages. Bancorp offers a choice of three funds, with each Fund providing its own unique investment strategy and risk/reward profile.

### OUR FUNDS:

#### **Bancorp Income Mortgage Fund**

- our lowest risk fund

#### **Bancorp Balanced Mortgage Fund I I**

- a medium risk first mortgage fund

#### **Bancorp Growth Mortgage Fund II**

- higher yielding/higher risk second mortgage fund

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### WE UNDERSTAND INVESTOR'S NEEDS

Our professional and experienced management team understands the issues facing investors. When you invest in our Funds, you are benefiting from the combined knowledge and prudence of a team of experts who understand real estate and who are dedicated to providing superior investment opportunities for clients. We take the security of your capital seriously and ensure that each mortgage is backed by real property. We put every loan application through a rigorous due diligence process. As an added safeguard, each mortgage is assessed by an independent appraiser, thereby ensuring the collateral value of the security fully protects the loan.

### KEY BENEFITS OF OUR MORTGAGE FUNDS

- History of attractive and stable returns
- Monthly/quarterly payments or reinvestment options
- Liquidity privileges and no entry or redemption fees
- RRSP/RRIF eligible
- Fully diversified (by location and type of mortgages)
- No individual loan exceeds 10% of respective fund
- Diversification for investor's stock and bond portfolios
- Assessment by an independent investment committee
- Management co-investment in Funds
- Management's return aligned with investment performance
- Properties are primarily located in British Columbia and Alberta
- No loans are permitted to officers, directors, employees or managers of the Funds