

The following comment letters were submitted to the OSC and are identical or substantively the same. The names of the commenters that submitted these letters are set out below.

No.	Commenter
1.	Akowuah, Daniel
2.	Alshukhaiti, Akram
3.	Arnot, Ian
4.	Arthurs, Jamie
5.	Arthurs, Jeff
6.	Atmore, Mark
7.	Bains, Jaswant
8.	Beckingham, David
9.	Boswell, Christopher
10.	Boychuk, Rayna
11.	Bray, Gerry
12.	Brick, Paul
13.	Brinkworth, Larry
14.	Brown, Susan
15.	Bubber, Sabeena
16.	Calla, Angela
17.	Castillo, Agnes
18.	Clayton, Doreen
19.	Cologna, Carol
20.	Crann, Brian
21.	Cullen, Trevor
22.	Cunningham, Dave
23.	Daniels, Marla
24.	Darwin, Kim
25.	Dass, Vaneesh
26.	de Guzman, Liz
27.	Dehkhodaei, Shawn
28.	Delesalle, Pierre

29.	Dredge, Al
30.	Drope, Faye
31.	Dumas, Rick
32.	Dumbrell, Wayne
33.	Dyment, Steve
34.	Earl, Michelle
35.	Edwards, P.W. (Pete)
36.	Fadel, Ken
37.	Falk, Gillian
38.	Fleurant, Wendy
39.	Garry, Leanne
40.	Gautier, Stuart
41.	Geisler, Brad
42.	Ghaffari, Bitá
43.	Gill, Mick
44.	Goddyn, Ashley
45.	Goddyn, Amber
46.	Goldenstein, Lawrence
47.	Gorman, Lynn
48.	Grewal, Gary
49.	Gupta, Krishna
50.	Hardern, Roberta
51.	Harrap, Rebecca
52.	Hawkins, Sheila
53.	Hennecke, Wendy
54.	Hill, Bobbi
55.	Hinton, Darlene
56.	Hoedel, Brent
57.	Hommy, Katie
58.	Hossmann, Cari
59.	Hossmann, Michael
60.	Humeniuk, Jason

61.	Ignatzi, Tom
62.	Iverson, David
63.	Jamal, Rizvan
64.	Johal, Amarjit
65.	Joseph, Jamie
66.	Kainth, Gerry
67.	Katebian, Payam
68.	Kelleway, Glen
69.	Khan, Kalim
70.	Kirstien, Cheryl
71.	Kossowan, Wendy
72.	Kostelyk, Mark
73.	Krause, Laura
74.	Lane, Len
75.	Langelo, John
76.	Lawless, Krista
77.	Lee, Geoff
78.	Linfoot, Linda
79.	Lutz, Sharon
80.	MacMillan, Trevor
81.	Maguire, Patrick
82.	McCaffrey, Carol
83.	McCaie, Gilles
84.	McCaie, Mathieu
85.	McCollom, Darrell
86.	McInnes, Krystine
87.	McWhinney, Brandee
88.	Meier, Wendy
89.	Mohamed, Amina
90.	Moritz, Lynn
91.	Neufeld, Bettyanne
92.	Nicholson, Steve

93.	Nipius, Steve
94.	Othman, Ryaan
95.	Owen, Debra
96.	Parker, Debra
97.	Patel, Deenu
98.	Perretta, Romeo
99.	Peters, Pam
100.	Pierce, Shaun
101.	Pike, Nicki
102.	Plester, Ben
103.	Powell, Grant
104.	Pultr, Dan
105.	Quigley, Gerald J.
106.	Rabie, Laurence
107.	Reesor, Kent
108.	Rembold, Brad
109.	Riley, Paul
110.	Ryan, Robbie
111.	Sawatzky, Laura
112.	Sayer, John
113.	Schindel, Jerry
114.	Seiss, Karie
115.	Shea, Stephen
116.	Shivers, Graham
117.	Smith, Nolan
118.	Solnickova, Anna
119.	Spitters, Danielle
120.	Strandlund, Hali
121.	Strynadka, Kim
122.	Thom, Lawrie
123.	Tomkins, Joe
124.	Turpin, Spencer

125.	Twitchell, Debbie
126.	Tylor, Dean
127.	Upton, Brenda
128.	Vickers, Andy
129.	Vickery, Joanne
130.	Watts, Chad
131.	Wellburn, Mark
132.	Whiting, Wendy
133.	Wood, Heather
134.	Yetman, Ralph
135.	Zieman, John
136.	Zilli, Fernando
137.	Zimmer, Valerie

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Regards,

Daniel K. Akowuah | Mortgage Broker
Alternative Lending Specialist
Amansad Financial Services Inc.
Verico Brokers for Life Inc.
106, 8704 51ave
Edmonton AB T6E 5E8
Toll Free: 1-877-756-1119
Fax: 1-877-238-7794

May 22, 2014

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Regards,

If you have any questions please give me a call

Best Regards,

Akram Alshukhaiti



Akram Alshukhaiti

Residential & Commercial Specialist

Dominion Lending Centres
Producers West Financial

An Independantly Owned and Operated Corporation

Office: 778-298-0506 Cell: 604-812-4114 Fax: 604-881-4352

email: akrama@dominionlending.ca <http://www.akrama.ca>

Click Here to watch my Video Presentation



DOMINION LENDING
CENTRES

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Regards,

Ian Arnot
Mortgage Architects
Brokerage #10287

Tel: 613-794-2362
Fax: 1-888-328-5338
ian@ianarnot.ca
<http://www.ianarnot.ca>

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Regards,

Jamie Arthurs

=====

Jamie Arthurs
Mortgage Associate
Dominion Lending Centres – Mortgage Mentors
Ph. 780 436 2511 x 306
Cell. 780 717 2833
Fx. 780 436 2526
Jamiearthurs@dominionlending.ca
www.jamiearthurs.ca

May 22, 2014

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Jeff

Jeff Arthurs

Mortgage Associate
Dominion Lending Centres - MORTGAGE MENTORS
Office: 7804362511x305
Fax: 7804362526
Cell: 7809154318
jarthurs@dominionlending.ca
lendershopper.ca

https://portal.ottomortgage.ca/deal_app_public.php?adv=517

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You are subscribed to receive emails from Jeff Arthurs with Dominion Lending Centres. To Unsubscribe or opt out, please reply to this email.

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Mark Atmore

Peet & Cowan Financial Services Inc.

Tel: 604-639-1333

Fax: 604-484-8198

Email: mark@peetcowan.com

#201-595 Howe Street

Vancouver, BC V6C 2T5

www.peetcowan.com

Toll free phone: 1-866-484-8199 ext 315

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Regards,

Jaswant Bains

May 22, 2014

The Secretary
Ontario Securities Commission
22nd Floor 20 Queen Street West
Toronto Ontario M5H 3S8
comments@osc.gov.on.ca

Minister of Finance
Honorable Joe Oliver
Department of Finance Canada
140 O'Connor Street
Ontario K1A 0G5
Joe.Oliver@fin.gc.ca

The Honorable Michael de Jong
Minister of Finance
PO BOX 9048
Stn Prov Govt
Victoria BC V8W 9E2
fin.minister@gov.bc.ca

Re: CSA and OSC Proposed Amendments Relating to the Offering Memorandum Exemption

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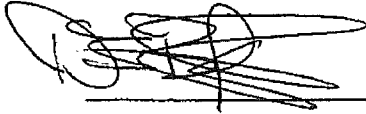
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Email: beckingham@fiscard.com Phone: 604-357-3662

c.c. Dawn Paniz,

Fiscard Asset Management Corporation, Chief Financial Officer & Senior Vice President, Investment Markets
dawnpaniz@fiscard.com

May 22, 2014

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Christopher Boswell
Peet & Cowan Financial
cboswell@peetcowan.com
Direct: 604.639.1336
Fax: 604.656.6488

May 23, 2014

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This submission is being made on my own behalf.

Regards,



Rayna Boychuk

Mortgage Associate

Dominion Lending Centers Mosaic

Tel. 527.987.1013 | Fax. 780.443.0638

raynab@dominionlending.ca

www.raynaatdominion.ca



May 22, 2014

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Gerry Bray
Broker
Brayco Financial Inc
Dominion Lending Centres Brayco Financial
332 Pump Hill Cres SW
Calgary, AB T2V 4M1
gerry@brayco.ca
Direct 403.259.4077
Can/US Toll Free 1.866.678.6888
Fax 403.258.0934
www.brayco.ca
Check us out on Facebook: www.facebook.com/braycofinancial

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Regards,

Paul Brick, CA, AMP
Mortgage Associate
Home Financing Solutions Inc. - o/a The Mortgage Centre
Tel: 403-271-6474 Toll free: 1-877-469-6825
Fax: 403-271-8130 Toll free: 1-800-282-9666
Mobile: 403-831-6474

Email: paul.brick@shaw.ca Web: www.paulbrick.ca

May 26, 2014

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Regards,

Larry Brinkworth, AMP

Manager, Mortgage West-The Mortgage Centre
207-242 Victoria Street, Kamloops BC V2C 2A2

WEB: www.mortgagenegotiator.ca

PH: (250) 374-2222 TF Phone: 1 (877) 574-3426

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May 25, 2014

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Regards,

Mrs. Susan Brown

6296 McGirr Rd.

Nanaimo, BC

V9V IC3

May 23, 2014

Dear Sirs/Madams:

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Warmest regards,

Sabeena

<http://about.me/sabeenab>



Sabeena Bubber, B.Admin, AMP

604.862.8526 p 604.677.6167 f

Proud to be named a Top 50 Mortgage Broker in Canada, a Top Mortgage Broker on the North Shore, and a Five Star Professional by Vancouver Residents as featured in Vancouver Magazine.

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Regards,

Angela Calla, AMP
Dominion Lending Centres-Angela Calla Mortgage Team
Phone: 604-802-3983

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Sincerely,
Agnes Castillo



xeVa
MORTGAGE

AGNES CASTILLO
Mortgage Professional

Cell: 604-537-0858
Fax: 604-343-7100
acastillo@xeva.ca
www.agnescastillo.com

#269 - 5489 Byrne Road
Burnaby, BC V5J 3J1

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Doreen Clayton

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Regards,
Carol Cologna
905-953-6902

Carol (Brant) Cologna

Mortgage Agent | FSCO Lic. M08001889



Direct Line: 905.953.6902 | Fax: 905.830.0554

Email: carol@ndlc.ca

Website: www.carolcologna.ca

Office: 160 Pony Drive, #8B, Newmarket L3Y 7B6

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Brian Crann

Mortgage Broker - (416) 607-8833

204 Oxford Street West
London, Ontario N6H 1S4

Email: bcrann@briancrann.ca
Office: 226-269-3999
Direct: 519-200-9997
Fax: 1-855-313-4856



Head Office
954 Appleton Ave.
Newmarket, Ontario L4Y 1P6
(905) 877-7773

www.briancrann.com

May 22, 2014

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It is important that investors have the right to make informed independent choices regarding the amounts they invest. It is also important that they have the freedom to make informed independent choices as to the selection of their investment dealer. Let the investor make an informed decision.

This submission is being made on my own behalf.

Regards,

Regards

Trevor Cullen

Mortgage Advisor
Peet & Cowan Financial Services
604.684.6420
Fax 604.656.6445
Toll free 1.866.484.8199 ext. 322

May 22, 2014

Dear Sirs/Madams:

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

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Regards,



Dave Cunningham

Mortgage Associate

Dave@DaveCunningham.ca

Tel: 403-571-7171

Fax: 403-770-8080

www.davecunningham.ca

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May 22, 2014

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Regards,

Marla Daniels

Mortgage Consultant

Prolink Mortgage (BC) Inc

Phone 250-733-2201

Toll Free 877-733-2201

Fax 250-733-2205

Toll Fax 877-733-2205

Email marladaniels@shaw.ca

Website www.marladaniels.com

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May 27, 2014

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I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

As a Mortgage Broker, I regularly use mortgage funds from a variety of MIC Lending partners as "stepping stone" financing to assist my Borrowers in a variety of ways. I always coach my clients on exit strategies for this type of financing and within a year or two am able to place most of my clients into regular bank financing. The proposed restrictions will severely limit my ability to help Borrowers who find themselves in temporary financial distress, due to injuries, divorce, employment loss, self-employment restrictions, etc. If the regulatory changes are implemented as they stand, the end result will put many Canadians at risk of losing their homes. The success of my borrowers is tied to the availability of a wide variety of mortgage capital. Apart from conventional insured and uninsured mortgages, Alt-A and B 1st and 2nd mortgage funds are available almost exclusively through the PRIVATE mortgage market. Mortgage Investment Corporation lenders have provided billions of dollars of alternative mortgage financing for Canadian borrowers for many years. Under the proposed regulations this opportunity for borrowers will be severely diminished, causing considerable harm to the economy.

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independent choices as to the selection of their investment dealer. Let the investor make an informed decision.

This submission is being made on my own behalf.

Regards,

Kim Darwin

Empowering People to Make Informed Financial Decisions



Tel: 604-740-1498 • Fax: 604-885-3076

Email: kim-mortgage@telus.net • Web: www.kimdarwin.ca

Quote: *The only thing necessary for the triumph of evil is that good men do nothing* ---Edmund Burke

May 25, 2014

Dear Sirs/Madams:

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

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Regards,

Vaneesh Dass

Verico Dreyer Group Mortgages.

Your Mortgage Advisor

Tel: 250.740.1800

Fax: 250.984.0762

www.vaneeshdass.com

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May 24, 2014

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Thank you.

Kind Regards,

Liz



xeva
MORTGAGE

LIZ D. DE GUZMAN
Mortgage Professional, B.Sc.

778-388-5805
ldeguzman@xeva.ca
ldeguzman.com

#269 - 5489 Byrne Road
Burnaby, BC V5J 3J1

VERICO Each VERICO broker is an independent owner operator

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This submission is being made on my own behalf.

Regards,

Shawn Dehkhodaei

May 22, 2014

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Regards,

Pierre Delesalle

Director

Verico CML Canadian Mortgage Lender Inc.

Ph 403-519-0447

Toll Free Ph 866-265-7988

Fax 866-357-5230

pierre.delesalle@cmlmortgages.com

www.cmlmortgages.com



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<http://www.kidsport.ab.ca/>

This email communication is confidential. If you are not the intended recipient, please notify me at the phone number above and delete this communication. Thank you, Verico CML Canadian Mortgage Lender Inc.



May 27, 2014

Dear Sirs/Madams:

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

I am a real estate agent and the success of many of my clients is tied to the availability of a wide variety of mortgage capital. Apart from conventional insured and uninsured mortgages, Alt-A and B 1st and 2nd mortgage funds are available almost exclusively through the PRIVATE mortgage market. Mortgage Investment Corporation lenders have provided billions of dollars of alternative mortgage financing for Canadian borrowers for many years. Under the proposed regulations this opportunity for borrowers will be severely diminished, causing considerable harm to the economy.

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Regards,

Al Dredge, Associate Broker

ReMax Real Estate (780-266-2006 cell)

May 22, 2014

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Faye Drope

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May 22, 2014

The Secretary
Ontario Securities Commission
22nd Floor 20 Queen Street West
Toronto Ontario M5H 3S8
comments@osc.gov.on.ca

Minister of Finance
Honorable Joe Oliver
Department of Finance Canada
140 O'Connor Street
Ontario K1A 0G5
Joe.Oliver@fin.gc.ca

The Honorable Michael de Jong
Minister of Finance
PO BOX 9048
Stn Prov Govt
Victoria BC V8W 9E2
fin.minister@gov.bc.ca

Re: CSA and OSC Proposed Amendments Relating to the Offering Memorandum Exemption

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Regards,



RIECK DUMAS

c.c. Dawn Paniz,

Fisgard Asset Management Corporation, Chief Financial Officer & Senior Vice President, Investment Markets
dawnpaniz@fisgard.com

Email: dumasr@TELUS.NET Phone: (304) 240-3320

May 22, 2014

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This submission is being made on my own behalf.

Regards,

WAYNE G. DUMBRELL

(Director, Mortgage Broker)

Dominion Lending Centres Oceanside

Main office 205 Jensen Parksville, &
Nanaimo

P.O. Box 460, Parksville BC V9P2G6

Phone 250-248-4022

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Regards,
Steve

Steve Dymont
Your Mortgage Broker For Life. Verico Creative Mortgage Corp.

t: (250) 470 -9154 | e: steve.dymont@creativemortgage.ca |
w: <http://stevedymont.ca>

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Regards,
Michelle

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Regards,

P.W. (Pete) Edwards, MBA, AMP

Crescent Mortgage Corp. (#10126)

Mortgage Broker (Licence M08002417)

Office: 905-510-8279

Fax: 905-469-0899

E-Mail: pedwards90@cogeco.ca

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Ken

Ken Fadel, CFA
Principal Broker
Crescent Mortgage Corp.
300-5415 Dundas St. West
Toronto ON

M9B 1B5

Tel: (416) 232-1500

Fax: (416) 232-1501

www.crescentmortgage.ca

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Regards, Gillian Falk



Dominion Lending Centres
DLC The Mortgage Team
An Independently Owned & Operated Corporation

Gillian Falk, AMP

ph: 250-716-1930
toll free: 1-877-716-1930
fax: 250-716-1929
email: gillians@shaw.ca
<http://www.gillianmortgageexpert.ca>

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they're a beauty!

Click Here to Watch My Video Presentation

GILLIAN FALK "TOP PRODUCER 2007-2013"

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Wendy Fleurant

Residential Mortgage Specialist

Cowichan Valley, BC

May 22, 2014

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Leanne Garry
Mortgage Associate
The Mortgage Centre – SKY Financial Corp.
Ph: 780-993-2513

Fax: 780-401-3146

Garry.L@MortgageCentre.com

www.leannegarry.com



KENSINGTON
REAL FUND CORP.

Stuart J. Gautier
MANAGER

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191 Fern Road West Qualicum Beach, BC V9K 1S4 p. 250.752.6944 f. 250.752.5363

3225 Norfolk Road Victoria, BC V8R 6H5 p. 250.361.4700 f. 250.361.1341

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Brad Geisler, AMP | Mortgage Associate | The Mortgage Centre - Sky Financial Corporation
Suite 213, 11086 - 156 St. NW | Edmonton, AB T5P 4M8
Phone: 780.431.2786 | Toll Free Phone: 1.866.431.2786 | Toll Free Fax: 1.877.817.2074

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BITA GHAFARI

C.O.O, Broker of Record

Money Gate Corp.

12290/12451

25 Mallard Rd. Toronto M3B 1S4

Tel: 416-548-5959 ext 200

Direct : 416-738-1780

Email: bita.ghaffari@moneygate.ca

www.moneygate.ca

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Visit us online at
www.mickgill.ca

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May 23, 2014

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This submission is being made on my own behalf.

Regards,

Warm regards,
About Us.



ASHLEY GODDYN
Mortgage Professional

604-595-1414
ashleygoddyn@xeva.ca
www.FinancingToday.ca

#106 - 2626 Croydon Drive
Surrey, BC V3S 0S8

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xeva
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Lawrence Goldenstein, AMP

Mortgage Agent, FSCB 16-108660/1271

Tel: 416.877.0806

Fax: 416.987.6901

Email: mortgages4u@rogers.com

www.iamortgageforyou.ca

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Regards,

Lynn Gorman

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Gary Grewal, AMP
Canadian Mortgage Experts

Ph:604-617-2665
Fax:1-877-655-3323
www.garygrewal.ca

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Krishna K. Gupta, M.Sc., M.Tech.
Broker of Record
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78, 4003 - 98 Street NW
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Broker/Owner
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fax 1-866-853-0369

223-200 Carnegie Drive, St Albert, Ab, or
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Rebecca Harrap
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rharrap@shaw.ca
Phone: (604) 629 7687
Fax: (604) 608 4771

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Wendy Hennecke, AMP

Mortgage Professional & Deal Centre Support

☎ 778.373.5887 toll free ☎ 1.855.535.1449

☎ 778.373.5889 toll free ☎ 1.855.535.1450

✉ wendy@mortgagegroup.com
www.hennecke.tmgbroker.com



The Mortgage Group Canada Inc.

105 - 1385 West 8th Avenue, Vancouver, British Columbia Canada V6H 3V9

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It is important that investors have the right to make informed independent choices regarding the amounts they invest. It is also important that they have the freedom to make informed independent choices as to the selection of their investment dealer. Let the investor make an informed decision.

This submission is being made on my own behalf Bobbi Hill

Dear Sirs/Madams:

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This submission is being made on my own behalf.

Regards,

--

DARLENE HINTON

May 28, 2014

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Regards,

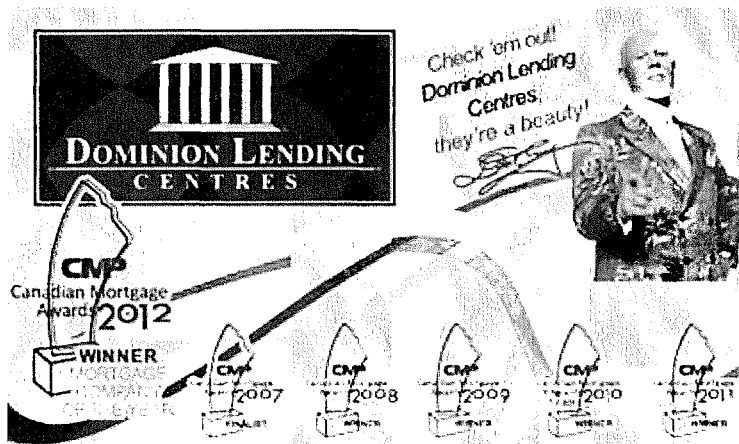
If you have BLACKBERRY MESSENGER and would like to BBM me then please add me to your growing list 75DC65C3

Canada's National Mortgage Company

Brent Hoedel, AMP
Mortgage Consultant
DLC Brayco Financial - Cochrane
110 2nd Avenue West - Upper Level
Cochrane, AB T4C 2E7
brent@brayco.ca
Direct 403.932.9999
Toll Free 1.877.932.9998
Fax 403.932.5432
www.brenthoedel.ca
www.reportonbusiness.com
Prime rate = 3.00%

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May 22, 2014

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I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

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This submission is being made on my own behalf.

Yours Truly,

Katie Hommy A.M.P
Mortgage and Leasing Professional
Integrity Mortgage BC
Dominion Lending Centres

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Best regards,

Cari Hossmann & Team

Cari (Moritz) Hossmann, BEng, CD, AMP
Registered in BC (136126MSB), AB (07022011), ON (M13001985)

Lynn Moritz, Executive Mortgage Assistant

Mike Hossmann, Mortgage & Leasing Agent

Kaitlyn Friesen, Administrative Assistant

Dominion Lending Centres Synergy Financial

Professional Mortgage & Leasing Consultants

Member of CAAMP & MBABC

T: (604) 607-0888 F: (604) 607-0887 TF: (877) 817-1100

E: Cari@TheMortgageLady.net

E: Lynn@TheMortgageLady.net

May 28, 2014

To whom it may concern,

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

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Michael Hossmann,AMP
Equipment Leasing &
Mortgage Financing

Dominion Lending Centres Synergy Financial

Accredited Mortgage & Lease Professionals

Licensed in BC, AB and ON.

Member of CAAMP & MBABC

T: (604) 607-0888 F: (604) 607-0887

MHossmann@dominionlending.ca

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May 26, 2014

Dear Sirs/Madams:

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Regards,

Jason Humeniuk

Broker/Owner

QMC Quality Mortgage Centre

Residential and Commercial Mortgages

Edmonton 780.473.6835

Vancouver 778.571.0220

fax 866.469.5185

www.qmcmortgage.ca

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Regards,

Tom Ignatzi
Managing Director

W1005 Holdings Ltd.

Nicola Mortgage Corp., Thompson Valley Mortgage Corp., Western Provincial Investment Group Corp.
#205 - 242 Victoria Street,
Kamloops, BC V2C 2A2

TF: 1-877-559-1005 ext 14
E: tom.w1005@shaw.ca

Jun 18, 2014

The Secretary
Ontario Securities Commission
22nd Floor 20 Queen Street West
Toronto Ontario M5H 3S8
comments@osc.gov.on.ca

Minister of Finance
Honorable Joe Oliver
Department of Finance Canada
140 O'Connor Street
Ontario K1A 0G5
Joe.Oliver@fin.gc.ca

The Honorable Michael de Jong
Minister of Finance
PO BOX 9048
Stn Prov Govt
Victoria BC V8W 9E2
fin.minister@gov.bc.ca

Re: CSA and OSC Proposed Amendments Relating to the Offering Memorandum Exemption

Dear Sirs/Madams:

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Regards,

A handwritten signature in black ink, appearing to read "David Iverson", with a stylized flourish at the end.

David Iverson

Email: diverson@dominionlending.ca Phone: 250-868-2209

c.c. Dawn Paniz,
Fisgard Asset Management Corporation, Chief Financial Officer & Senior Vice President, Investment Markets
dawnpaniz@fisgard.com

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Rizvan (Riz) Jamal
President
Clarity Mortgage Inc
Office 519-894-9690
Cell 519-760-2224
Fax 519-489-2722
Email riz@claritymortgage.ca
Web www.claritymortgage.ca

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Amarjit

May 23, 2014

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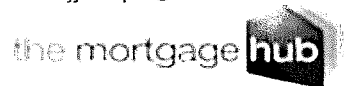
Regards,

Jamie Joseph, AMP

473 West Ave, Kelowna BC V1Y 4Z3

(250) 212-5554 - T/F ph: (855) 619-5554 - T/F fax: (888) 602-7994

jjoseph@dominionlending.ca www.jamiejoseph.ca



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May 22, 2014

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Gerry Kainth

Your Mortgage Planner for Life

Cell: 604-537-6947

Office: 604-267-1833

Fax: 604-872-8896

Email: gerry.kainth@mtgarc.ca



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Thank you,

Payam Katebian

Money Gate Corp

Agent - M14000193

FSCO #12290 & #12451

Cell: (647) 887-6454

Office: (416) 548-5959 ext. 104

Fax: (416) 913-0087

payam.ktb@moneygate.ca

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Regards,

Glen Kelleway

Direct Dial 1-866-476-0053

May 25, 2014

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Regards,



Kalim Khan
Residential, Commercial Mortgage & Leasing Agent

ph: 403-567-1563
cel: 403-630-8003
Toll Free Fax: 866-941-5519
email: kkhan@dominionlending.ca
<http://www.kalimkhan.ca>

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Regards,



Cheryl Kirstien

Credit Manager

W1005 Holdings Ltd.

Nicola Mortgage Corp. Thompson Valley Mortgage Corp. Western Provincial Investment Group Corp.

205 - 242 Victoria Street, Kamloops, BC V2C 2A2

Phone/Fax: 1-877-559-1005 ext 12

Direct Line: 250-434-2321

Email: cheryl.w1005@shaw.ca

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Regards,
Wendy Kossowan

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Mark Kostelyk
Axiom Mortgage Solutions
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Fax: 780 665 7088
Email: mark@axiommortgage.ca

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*Thank you and have a great day!

Laura Krause

Mortgage Associate

Mortgage Centre Canada

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laurakmortgages@gmail.com*

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Krista Lawless, AMP | Mortgage Specialist

Lawless Brown Mortgage Team


Mortgage Depot

Verico Island Pacific Capital Corp.

Office 250.656.0855 | Toll Free 866.656.0858 | Fax 250.656.5230 | After Hours - Ext. #108

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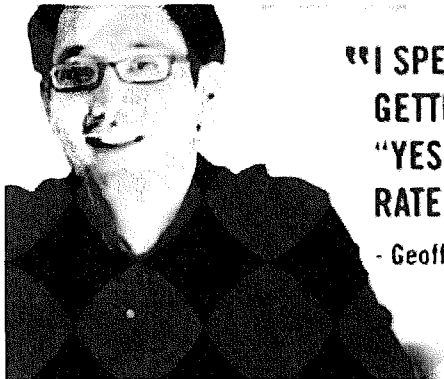
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This submission is being made on my own behalf.

Regards,

Geoff

I'm never too busy for your questions or referrals. Rates are currently at historical lows and this is a great time to take advantage of them. If you have a friend or family member who is thinking of obtaining a mortgage, consolidating, or even refinancing, I hope you will consider referring them to me.



**"I SPECIALIZE IN
GETTING YOU A FAST
"YES" AT THE SHARPEST
RATE...GUARANTEED"**

- Geoff Lee

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GEOFF LEE

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Partnering with ...

May 23, 2014

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Regards,

Linda Linfoot



Linda Linfoot

Mobile: 604.765.8873
TF Fax: 1.888.253.4963
linda@lindalinfoot.com
www.lindalinfoot.com

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Sharon Lutz
Mortgage Broker
Aegis Mortgage Services - Dominion Lending Centres
P: 604-940-6288

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Regards,

Trevor MacMillan

Please don't take away our freedoms.

May 22, 2014

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Regards,

Patrick Maguire AMP

Mortgage Alliance SP Seal Mortgage Corp.

(604) 949-2090 phone

(604) 949-2091 fax

1-877-366-3487 toll free



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Carol McCaffrey, AMP, Mortgage Architects

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always your best interest in mind.

Darrell McCollom, AMP, CFP, CAAMP, MBABC, EPC

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Krystine McInnes, AMP
Mortgage Professional

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www.didyouknowmortgage.ca

Athena Contracting Ltd
Development Consultant/Project Manager
www.athenacontracting.ca

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CME
CANADIAN MORTGAGE EXPERTS

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CENTRE



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Mortgage Expert, B. Mgmt

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--

Wendy Meier
Mortgage Agent

Cell: 780.990.5717

Fax: 780.464.7166

The Mortgage Centre
#213, 11086 - 156 Street
Edmonton, AB
T5P 4M8

The referral of your friends and family is the greatest gift you can give me! Thank-you!

Dear Sirs/Madams:

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related issuers.

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I support some of the proposed regulatory changes, particularly in areas that improve oversight and enforcement, common standards for Offering Memoranda and consistency in marketing and advertising.

HOWEVER, the proposed investment regulatory changes restricting investor rights are certain to severely limit the amount of private mortgage financing available to Canadian borrowers, restricting their choices and increasing borrower costs.

I DO NOT SUPPORT some key components of the proposed regulatory changes because they will materially diminish investor rights and restrict the amount of capital that can be raised through the Exempt Market, thus severely limiting access by Canadian borrowers to private non-conventional non-insured mortgage financing.

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This submission is being made on my own behalf.

Regards,

Amina Mohamed

Mortgage Agent/Real Estate Investor
Amina's Mortgage Services
<http://www.aminasmortgageservices.ca>
amina@aminas-ms.ca
License # 11977
416 697-5443

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Best Regards,

Lynn Moritz,

Executive Assistant to Cari Hossmann (nee Moritz), AMP
Dominion Lending Centres Synergy Financial
Owned by The Mortgage Lady Financial Corp
Member of CAAMP & MBABC
Accredited Mortgage & Lease Professionals

T: (604) 607-0888
F: (604) 607-0887
C: (604) 309-2546

E: Lynn@TheMortgageLady.net

W:  www.DLCSynergyFinancial.ca

May 22, 2014

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Regards,

Warmest Regards,

Bettyanne Neufeld
Mortgage Specialist

Dominion Lending Centres Key Financial
www.MortgageMoneyNow.ca
bneufeld@dominionlending.ca
direct 780.980.2946
toll free 1.866.775.3330
cell 780.918.7928
fax 1.780.665.6051

It is my passion to build lifelong relationships with my clients as their personal mortgage consultant. Referrals for either purchases or refinances to family, friends and co-workers are always greatly appreciated.

"One person with passion is better than 40 people merely interested"
E.M. Forster

Documents contained in my faxes/emails have not been verified for authenticity by me or my broker.

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Thank You & Best Regards,
Ryaan Othman
Mortgage Broker
MyMortgageFinder.CA Inc. (Broker License# 12473)
Cell No: 416-357-5544
Toll Free: 1-888-415-3555
Fax No: 1-888-500-1910
Web Site : www.MyMortgageFinder.CA
Email : MyMortgageFinder@gmail.com

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Regards,

Debra

Debra Owen

Broker/Owner

VERICO Integra Mortgage Corp.

P: 250 319 4542

F: 1 866 863 0427

debra.owen@shaw.ca

May 22, 2014

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CENTUM Homeward Mortgage Group Ltd.

Debra Parker, AMP | Mortgage Broker

25 10th Avenue South, Cranbrook, BC V1C 2M9

E: debra_parker@centum.ca

P: 250-426-8211 | DL: 250-420-2375 | C: 250-421-7600 | F: 866-696-1644

www.debraparker.ca

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Feel free to pass along my contact information and they will receive the same inside advantage that you enjoyed!

I SUPPORT Children's Wish Foundation!

Like me on Facebook

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Pam Peters

Mortgage Broker

Mortgage Makers Inc.

6060 88 Street

Edmonton, AB

T6E 6G4

780-436-0390 wk

780-430-6897 fax

780-886-2152 cell

Confidentiality Notice:

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Please be advised that Mortgage Makers Inc and its associates have not verified any information provided.

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Regards,

Shaun Pierce, AMP
Creative Mortgage
592 KLO Road, Kelowna, BC V1Y 7S2
Office (250) - 717-8949 Ext. 102
Cell (250) - 878-8977
Fax (250) - 763-8713
www.kelownamortgages.com
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<http://www.tmgplayer.com/brown/default.asp?player=1444>

Referrals are the best compliment I can receive, please pass my name on to
anyone you know!

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Ben Plester
Mortgage Broker
Peet & Cowan Financial Services

201-595 Howe St, Vancouver BC, V6C 2T5
Direct.604.684.1392
Cell.778.888.0075
Fax.604.656.6469
ben@peetcowan.com

Toll Free Phone.1.866.484.8199 Ext.323
Toll Free Fax.1.866.484.8198
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Grant Powell - Mortgage & Financing Solutions Professional
Verico VIVID Mortgage Inc.
1000-850 W. Hastings St. Vancouver BC V6C 1E1
office 604.608.6905 | cell 604.908.3959 | toll free 855.608.6905
fax 604.677.6682
alternativemortgagefinancing.net Facebook LinkedIn Twitter

May 26, 2014

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Dan Pultr AMP | Vice President - BC
The Mortgage Group Canada Inc
www.mortgagegroup.com

direct 1.604.707.6320
cell 1.604.619.1567
fax 1.888.400.8906
dan@mortgagegroup.com

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Gerald J Quigley

W1005 Holdings Ltd
Kamloops, BC

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Laurence Rabie, CPA CGA
CENTUM Styles Mortgage Corp.
(604) 994-0200

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Regards,

Advi\$e that make\$ cents

Kent D Reesor
Mortgage Specialist
N I Mortgages Ltd
250 203 2371 C
1 866 397 5086 F
The_Mortgage_Centre@telus.net
www.mortgagecentre.com/kentreesor



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Brad Rembold

Mortgage Broker, Mortgage Architects

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Paul Riley
Mortgage Advisor
Verico Gibbard Group Financial

www.paulriley.ca
T: 604.862.2056 | F: 604.676.2821 |

A: 103 - 145 West 15th Street, North Vancouver V7M 1R9

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Robbie Ryan AMP

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Direct: (403) 923-0969 Mortgage Broker
Toll Free: 587-327-0255 Fax: 1-877-272-1578

robbie@yourmortgageteam.ca
TMG THE MORTGAGE GROUP ALBERTA LTD.

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I DO NOT SUPPORT some key components of the proposed regulatory changes because they will materially diminish investor rights and restrict the amount of capital that can be raised through the Exempt Market, thus severely limiting access by Canadian borrowers to private non-conventional non-insured mortgage financing.

Two specific components I oppose are:

1. Investors will be subject to severely reduced investment limits (maximum of either \$30,000 or \$10,000 per year, ALL Exempt Market investments included, depending on their income and net investable assets classification), and
2. Investors will be prohibited from dealing directly with related Issuers, being required to make investments through a third party (stock broker, financial planner, investment advisor, EMD, etc.)

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It is important that investors have the right to make informed independent choices regarding the amounts they invest. It is also important that they have the freedom to make informed independent choices as to the selection of their investment dealer. Let the investor make an informed decision.

This submission is being made on my own behalf.

Regards,

John Sayer

T.250.808.0639

F.877.527.9179

ProM

John@ProfessionalMortgages.ca

www.ProfessionalMortgages.ca

"Improve Your LifeStyle"

May 22, 2014

Dear Sirs/Madams:

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

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Regards,
Jerry Schindel
Mortgage Consultant
Mortgage Architects
Ph: 403-287-0174 or 403-830-8884.
Fax 403-775-4163
<http://www.calgarymortgageagent.ca>

Referrals are the backbone of my business, if I have provided superior service to you, please refer your co-workers, family, friends and neighbours and I will provide them the same high level of service you expect. Thank you in advance

May 24, 2014

Dear Sirs/Madams:

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This submission is being made on my own behalf.

Regards,

Karie Seiss

Senior Mortgage Advisor

Residential and Commercial Specialist

DLC Slegg Mortgage

Cell. 250-213-5480

Fax 1-877-877-5938

www.karieseiss.ca

www.bestvictoriamortgages.com

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This submission is being made on my own behalf.

Regards,

Stephen E. Shea, CCIM
Verico Select Mortgage

102 - 1497 Admirals Road
Victoria BC V9A 2P8
Work: 250-483-1370
Fax: 250-483-1377
stephen.shea@vericoselect.com



May 22, 2014

Dear Sirs/Madams:

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

I am a private mortgage lender and director of a well know MIC. The success of my business is tied to the availability of a wide variety of mortgage capital. Apart from conventional insured and uninsured mortgages, Alt-A and B 1st and 2nd mortgage funds are available almost exclusively through the PRIVATE mortgage market. Mortgage Investment Corporation lenders have provided billions of dollars of alternative mortgage financing for Canadian borrowers for many years. Under the proposed regulations this opportunity for borrowers will be severely diminished, causing considerable harm to the economy.

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This submission is being made on my own behalf.

Regards,

GRAHAM SHIVERS

Partner/Underwriter

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#415 – 145 Chadwick Court
North Vancouver BC V7M 3K1

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888-929-8156 (toll-free phone)
604-929-9592 (fax)
www.covemortgage.com

May 22, 2014

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I support some of the proposed regulatory changes, particularly in areas that improve oversight and enforcement, common standards for Offering Memoranda and consistency in marketing and advertising.

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It is important that investors have the right to make informed independent choices regarding the amounts they invest. It is also important that they have the freedom to make informed independent choices as to the selection of their investment dealer. Let the investor make an informed decision.

This submission is being made on my own behalf.

Regards,

Nolan Smith
Peet & Cowan Financial Services Inc.

Toll Free 1-866-484-8199 ext 339
Direct Phone Vancouver (604) 639-1334
Direct Phone Nanaimo (250) 591-5556
Fax (604) 629-7123
E-mail nolan@peetcowan.com

Vancouver Office
201-595 Howe St.
V6C 2T5

Nanaimo Office
29-55 Front St.
V9R 5H9
www.peetcowan.com

Dear Sirs/Madams:

I write on behalf of First Circle Mortgage Investment Corporation to express our opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. We also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

We are a mortgage investment corporation that provides alternative mortgage financing to a myriad of Borrowers that, for a multitude of reasons, do not meet typical institutional underwriting criteria. Under the proposed regulations this opportunity for borrowers will be severely diminished, causing considerable harm to the economy.

We support some of the proposed regulatory changes, particularly in areas that improve oversight and enforcement, common standards for Offering Memoranda and consistency in marketing and advertising.

However, the proposed investment regulatory changes restricting investor rights are certain to severely limit the amount of private mortgage financing available to Canadian borrowers, restricting their choices and increasing borrower costs.

We DO NOT SUPPORT some key components of the proposed regulatory changes because they will materially diminish investor rights and restrict the amount of capital that can be raised through the Exempt Market, thus severely limiting access by Canadian borrowers to private non-conventional non-insured mortgage financing.

Two specific components we oppose are:

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2. Investors will be prohibited from dealing directly with related Issuers, being required to make investments through a third party (stock broker, financial planner, investment advisor, EMD, etc.). Many businesses across many industries market their products directly to the consumer. Consumers will go to Scotiabank expecting to purchase Scotiabank mutual funds not Bank of Montreal mutual funds. Consumers will go to a Ford dealer expecting to purchase a Ford vehicle, not a Chevrolet vehicle.

In distribution channels such as IIROC, MFDA and online trading there are no restrictions on individual investors either as to the amount they invest or through whom they invest. Even through these so-called less risky independent channels, Canadian investors have, since 2001, experienced high volatility and value reductions in the broad market of 20-35% at least twice. Also, investors individually and through their pension funds have experienced significant losses of up to 100% of their capital in widely held 'blue chip' Canadian stocks including Nortel, Blackberry and - lest we forget - Bre-X Minerals.

It is important that investors have the right to make informed independent choices regarding the amounts they invest. It is also important that they have the freedom to make informed independent choices as to the selection of their investment dealer. Let the investor make an informed decision.

This submission is being made on behalf of First Circle Mortgage Investment Corporation.

Regards,

Anna Solnickova, BBA, CPA, CGA, ACCA

Controller

First Circle Financial Services Ltd.

Direct (604) 986-7496
Office (604) 986-3200
Fax (604) 986-3201

500 - 145 West 17th Street
North Vancouver, BC V7M 3G4
www.firstcircle.ca
anna@firstcircle.ca

May 22, 2014

Dear Sirs/Madams:

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

I am a mortgage broker and the success of my borrowers is tied to the availability of a wide variety of mortgage capital. Apart from conventional insured and uninsured mortgages, Alt-A and B 1st and 2nd mortgage funds are available almost exclusively through the PRIVATE mortgage market. Mortgage Investment Corporation lenders have provided billions of dollars of alternative mortgage financing for Canadian borrowers for many years. Under the proposed regulations this opportunity for borrowers will be severely diminished, causing considerable harm to the economy.

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This submission is being made on my own behalf.

Regards,

Danielle Spitters

May 22, 2014

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Regards,

Hali Strandlund

SVP Residential Mortgage Investments & Broker Relations

Fisgard Capital

Cell 250-480-8883
Office 1-866-382-9255 ext 113

Hali Strandlund
SVP Residential Mortgage Investments & Broker Relations
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Cell 250-480-8883
Office 1-866-382-9255 ext 113

Sent via iPhone

May 22, 2014

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Yours truly,

Kim Strynadka, A.M.P.

Owner, Mortgage Expert

Dominion Lending Centres Integrity Mortgage BC

Phone 250-729-3890

Cell 604-839-3890

TF 877-729-3890

TF Fax 866-298-2071

<http://www.kimstrynadka.ca/>

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Dominion Lending Centres
Integrity Mortgage BC
An Independently Owned & Operated Corporation

Kim Strynadka, AMP

Broker/Owner

ph: 1 250 729 3890

cel: 1 604 839 3890

fax: 1 866 298 2071

email: kims@telus.net

<http://www.kimstrynadka.ca>



Check 'em out!
Dominion Lending Centres,
they're a beauty!



Click Here to Watch My Video Presentation

May 22, 2014

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This submission is being made on my own behalf.

Regards,
Lawrie Thom

May 22, 2014

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Regards,

Joe Tomkins

May 22, 2014

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This submission is being made on my own behalf.

Regards,

Spencer Turpin

Peet & Cowan Financial Services

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Debbie Twitchell

Debbie Twitchell, AMP
Accredited Mortgage Planner



TMG, The Mortgage Group Canada Inc.

Phone - 604-644-0511

Fax - 604-629-4743

www.dtwitchell.com

May 22, 2014

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Dean Tylor
Mortgage Expert
Dominion Lending Centres
Casa Mortgage Inc.
1495 Kingsway Street
Vancouver, BC V5N 2R6
604-787-4980 Cell
604-299-0318 Office
dtylor@dominionlending.ca
www.DeanTylor.ca

May 28, 2014

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Regards,



Brenda Upton
Mortgage & Lease Professional
Dominion Lending Centres
Clearmortgage.ca
An Independently Owned & Operated Corporation
ph: 250-295-0733 cel: 250-295-5411 fax: 250-295-5494
email: bupton@dominionlending.ca <http://brendauppton.ca>
Click Here to watch my Video Presentation



Referrals are the backbone of my business. Please refer your co-workers, family, friends and neighbours, and I will provide them with the same high level of service you have come to expect.

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Regards,

Andy Vickers

Mortgage Professional

TMG – The Mortgage Group

Office (778) 747-0274

Mobile (250) 507-0566

avickers@mortgagegroup.com

www.andyvickers.com

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This submission is being made on my own behalf.

Regards

	Joanne Vickery Director of Education and Broker Development P 778-571-4258 / 1-888-579-4258 C 604-250-5070 E joanne.vickery@mtgarc.ca W http://www.mortgagearchitects.ca
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Regards,
Chad Watts

May 22, 2014

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Mark Wellburn
Peet & Cowan Financial Services
mwellburn@peetcowan.com

Direct: 604-639-1335

Cell: 604-603-8632

Fax: 604-656-6459

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Toll Free Phone: 1-866-484-8199 ext 305

Toll Free Fax: 1-866-484-8198

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May 22, 2014

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Regards,

Wendy Whiting AMP

May 23, 2014

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Regards,

Owner and Mortgage Specialist

Heather Wood



2 Locations

2189 Austin Avenue
Coquitlam BC V3K 3R9
Phone 604-939-7283
Fax 604-939-7201

7412 Tapp Road
Halfmoon Bay BC V0N 1Y2
Phone 604-885-4602
Fax 1-866-352-4099

Toll Free Line North America 1-866-352-4011

www.heatherwoodmortgages.ca



independently owned and operated Dominion Lending Centres Interest Advantage

May 22, 2014

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Ralph H. Yetman

YETMANS

550 – 1130 W. Pender Street,
Vancouver, BC, V6E 4A4

Phone: 604-682-1311

Fax: 604-484-2120

Ralph direct: 604-484-2121

<http://www.yetmansLaw.com>

ralph@yetmansLaw.com

a law corporation

May 22, 2014

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Regards,

John Zieman

Mortgage Depot

250-475-1166 Ext 114

1-888-622-7999

Fax 250-475-1164

May 22, 2014

Dear Sirs/Madams:

I write to express my opposition to proposed amendments to NI 45-106 as they relate to yearly investment limits for non-accredited investors. I also oppose restricting Exempt Market Dealers from being able to sell securities of related Issuers.

I am a mortgage broker and the success of my borrowers is tied to the availability of a wide variety of mortgage capital. Apart from conventional insured and uninsured mortgages, Alt-A and B 1st and 2nd mortgage funds are available almost exclusively through the PRIVATE mortgage market. Mortgage Investment Corporation lenders have provided billions of dollars of alternative mortgage financing for Canadian borrowers for many years. Under the proposed regulations this opportunity for borrowers will be severely diminished, causing considerable harm to the economy.

I support some of the proposed regulatory changes, particularly in areas that improve oversight and enforcement, common standards for Offering Memoranda and consistency in marketing and advertising.

HOWEVER, the proposed investment regulatory changes restricting investor rights are certain to severely limit the amount of private mortgage financing available to Canadian borrowers, restricting their choices and increasing borrower costs.

I DO NOT SUPPORT some key components of the proposed regulatory changes because they will materially diminish investor rights and restrict the amount of capital that can be raised through the Exempt Market, thus severely limiting access by Canadian borrowers to private non-conventional non-insured mortgage financing.

Two specific components I oppose are:

1. Investors will be subject to severely reduced investment limits (maximum of either \$30,000 or \$10,000 per year, ALL Exempt Market investments included, depending on their income and net investable assets classification), and
2. Investors will be prohibited from dealing directly with related Issuers, being required to make investments through a third party (stock broker, financial planner, investment advisor, EMD, etc.)

In distribution channels such as IIROC, MFDA and online trading there are no restrictions on individual investors either as to the amount they invest or through whom they invest. Even through these so-called less risky independent channels, Canadian investors have, since 2001, experienced high volatility and value reductions in the broad market of 20-35% at least twice. Also, investors individually and through their pension funds have experienced significant losses of up to 100% of their capital in widely held 'blue chip' Canadian stocks including Nortel, Blackberry and - lest we forget - Bre-X Minerals.

It is important that investors have the right to make informed independent choices regarding the amounts they invest. It is also important that they have the freedom to make informed independent choices as to the selection of their investment dealer. Let the investor make an informed decision.

This submission is being made on my own behalf.

Regards,

Fernando Zilli

May 28, 2014

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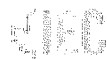
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Regards,

Valerie Zimmer

Valerie Zimmer OFFICE ADMINISTRATOR



PH: 250.763.1245 ext. 229

FX: 250.763.7765

TF: 800.663.1575

201 - 1461 St. Paul Street

Kelowna, BC V1Y 2E4

vzimmer@interiorequities.com

www.interiorequities.com