



**Marshall
Zehr**

Connecting select real estate
development with capital

A streamlined real estate lending approach

Overview of MarshallZehr

Fall 2020

Lending efficiency enabled by technology innovation.

Founded in 2008, **MarshallZehr Group Inc.** ("MZ") is an industry leader, providing comprehensive lending and customized financial opportunities for high-quality real estate financing. Our unique combination of experience, technology, and strategic insight allow us to deliver tailor-made financial solutions for developers and capital.

Technology is the backbone for successfully managing real estate capital

Lending real estate construction and development capital forms the foundation of our business: it's a complex and detail-oriented business, involving multiple moving parts that need to be in sync to mitigate risk and protect stakeholder interests. Without the appropriate technology, it can be nearly impossible to gain the necessary deep collaboration, clear visibility, and rapid data analysis.

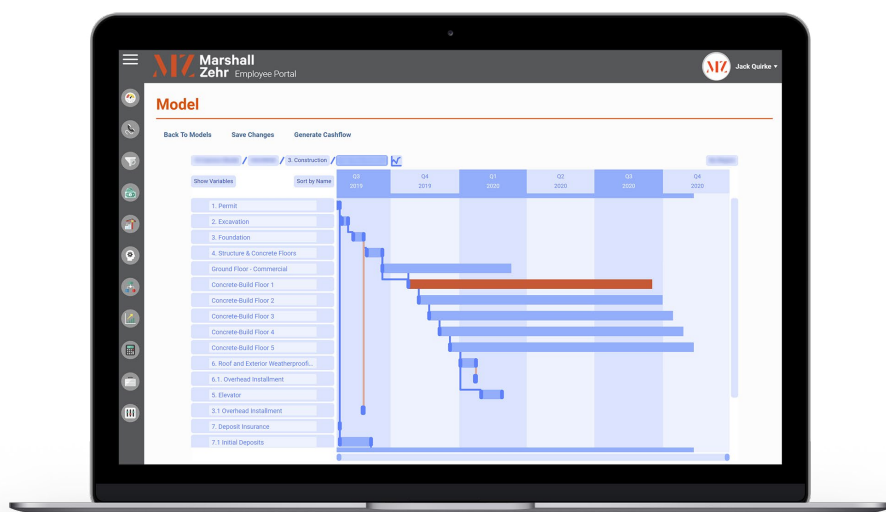
MZ has developed an in-house enterprise platform to address these challenges, as well as streamline and reinforce our ability to proactively manage developer capital.

The MarshallZehr approach: **high performance meets operational efficiency**

We've focused on creating a reliable, efficient, and scalable business.

This requires a proven investment vehicle but also an experienced team, a comprehensive workflow process, and a powerful technology platform to bring it all together.

Our enterprise platform and approach allow MZ to have tight control on the lending lifecycle, richly visual insight and reporting, and deep stakeholder collaboration - all with built-in robust compliance.



Business operations and process - **perfectly in sync**

Streamlined, automated, and standardized approach

An intense focus on compliance to robust internal and external compliance requirements, enabled through detailed processes, experience, and technology.



Detailed transparency and full visibility

We prioritize delivering detailed reporting through sophisticated automated NAV calculations, so you always understand the performance of your capital and where you and your capital stand.



MZ proprietary enterprise technology platform

Technology efficiencies that enable MZ to meet all mandate sizes and flexible participation types – together with leading edge security protocols to keep data private and safe.



marshallzehr.com

info@marshallzehr.com
linkedin.com/company/marshallzehr

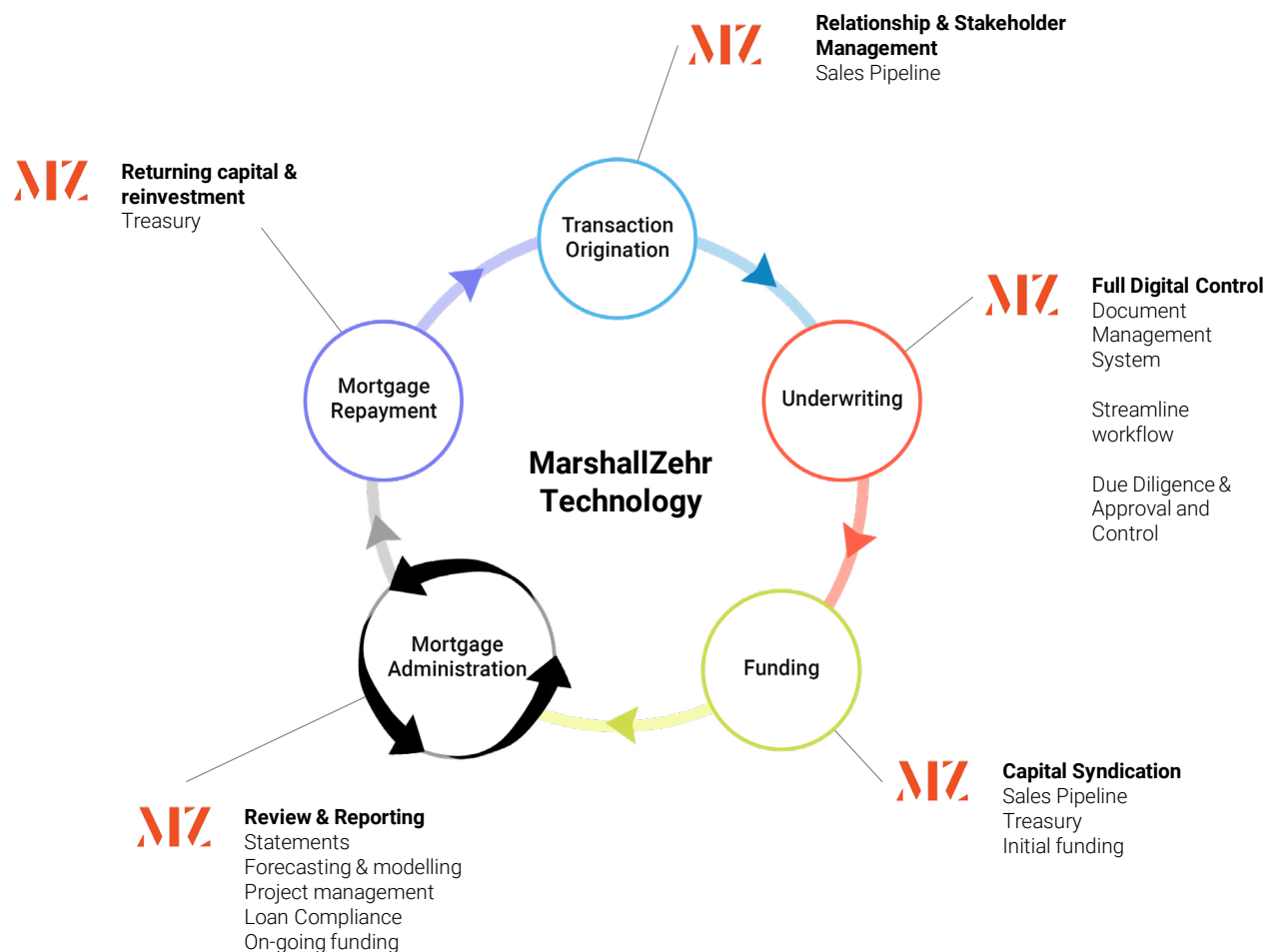
MZ
**Marshall
Zehr**

Processes designed by real estate lenders, **for real estate lenders.**

When we founded MarshallZehr in 2008, we did so recognizing the challenges faced by mid-sized real estate lenders - because we had faced them too. Creating financing efficiency is difficult to achieve, especially when there are few if any options in the marketplace to help you reach your potential.

Built on our team's expertise and wealth of experience, we saw the opportunity to create a better approach: completely integrated and collaborative processes supported by the effective use of custom technology. Over the past twelve years, we have continued to develop and refine our ability to standardize business operations, capital allocation, and the mortgage administration process - from start to finish.

Our platform forms the backbone of our business, allowing us to successfully conduct high volumes of transactions from anywhere: outside the office and without paper. This helps MarshallZehr to deliver extraordinary efficiency, consistency, and proactive management - resulting in strong profit margins with an exceptionally low loss ratio.



Process-driven, business platform.

MarshallZehr's proprietary technology platform supports the entire lending and administration process - **from start to finish.**

Dashboard

Mission control - Customizable access to all key information at a glance to help make data-driven decisions.

Clients

Centralized client information, including historical participation, investment mandates, and contact details.

Pipeline

Evaluate and manage prospective projects, including preliminary review of key metrics, due diligence materials, and detailed analysis of project information.

Treasury

Manage projects in progress and syndicate funding. Anticipate and match funding requirements with funding availability, and proactively manage draw requests on pending and active projects.

Projects

Listing of all active development and construction projects, including relevant financing requirements, sophisticated mortgage calculations, stakeholders, loan compliance, and other key project metrics.

Model

Generate instant and sophisticated cash flow modelling based on our in-depth industry knowledge, historical data, and forecasted project outcomes.

Workflow

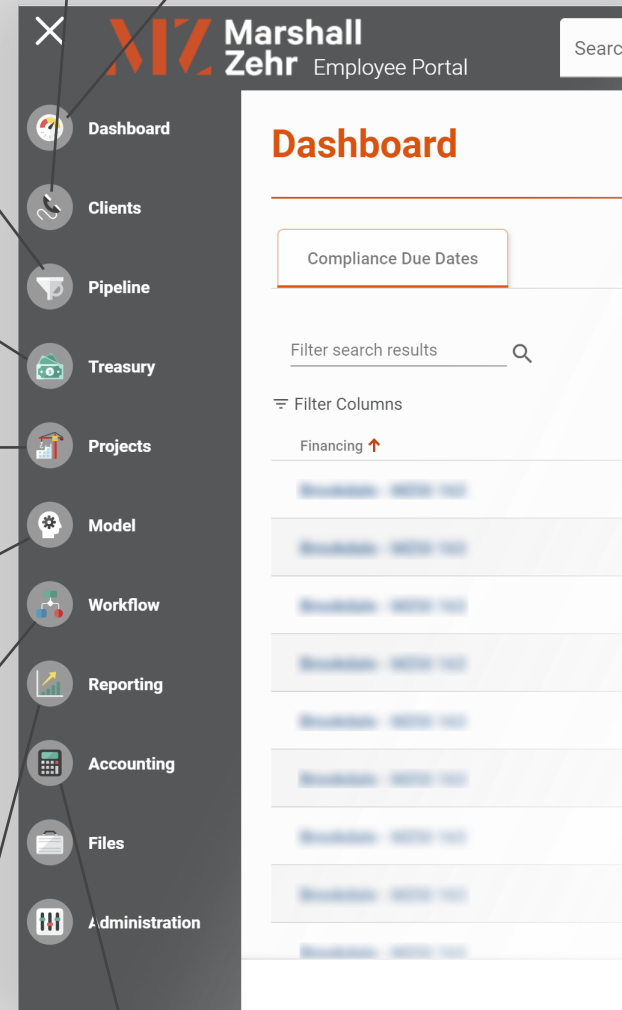
Streamlined management of key operational processes related to execution of transactions - enabling control, completeness, and full visibility.

Reporting

Detailed and visual reporting that improves MarshallZehr's understanding of project performance, and allows lenders to know where their projects stand.

Accounting

Centralized and automated transaction processing, enabling timely and detailed reporting.





The screenshot shows the MZ Marshall Zehr Employees Portal. The main content area displays a Gantt chart titled "Model". The chart shows a project schedule from Q1 2019 to Q4 2021. The tasks listed on the left are:

- 1. Permit
- 5. Excavation
- 2. Foundation
- 4. Structure & Concrete Floors
- Ground Floor - Commercial
- Concrete-Build Floor 1
- Concrete-Build Floor 2
- Concrete-Build Floor 3
- Concrete-Build Floor 4
- Concrete-Build Floor 5
- 6. Wood and Exterior Weatherproof
- 6.1. Overhead Installation
- 6. Elevator
- 3.5. Overhead Installation
- 7. Deposit Insurance
- 7.1. Initial Deposits

The Gantt chart shows the duration of each task. A red bar highlights the duration of "Concrete-Build Floor 1" from approximately Q2 2019 to Q3 2020. The chart also shows the duration of "Concrete-Build Floor 2" through "Concrete-Build Floor 5" and "6. Wood and Exterior Weatherproof".

[illegible]

MarshallZehr Group Inc. | Mortgage Administration #11955
Mortgage Brokerage #12453