

PR Capital

People. Real Estate. Capital.



Preferred Realty Capital Inc. (PR Capital) is a full service, mortgage brokerage firm offering commercial real estate owners and developers with innovative financing solutions. We begin with a thorough understanding of our client's capital needs, and respond to those needs with flexible, customized financing strategies developed through years of experience. Simply put, we deliver financing solutions to get the job done!

People. Real Estate. Capital. We stand behind our commitment to creating outstanding relationships in the delivery of capital funding solutions that meet or exceed the needs of your real estate project. In simple terms, we bring people, real estate and capital together.

The PR Capital team brings a wealth of experience that contributes to the success of client projects. Our clients know us as a strategic partner offering a range of commercial real estate loans designed to meet specific project requirements. For more information, call PR Capital at 1.780.408.6770 or visit our website at www.prcapital.ca.

Ron Dezman
Partner

Don Taylor
Partner

OUR MISSION

We bring people, real estate, and capital together in the delivery of cost effective financing solutions and strategies for our clients in the commercial real estate industry. Our efforts are reinforced by an experienced team of real estate practitioners who are passionate about providing quality service and exceeding the expectations of our clients.

OUR VISION

To be the "firm of choice" for both borrower and lender clients seeking commercial mortgage brokerage services within our chosen markets.

APPROACH

Our approach is simple—we make it happen. We discuss in detail the specific needs of the Borrower and then structure a financing package to effectively address those needs. Our underwriting brochure is regarded as one of the best presentations in the industry. The PR Capital brochure contains all of the information necessary to enable Lenders to make a fast and informed decision. We then assemble and analyze the Lenders quotations and advise the Borrower on the best possible course of action. We remain involved in the transaction from negotiation of commitment terms through to processing of the conditions precedent to funding. Our strategic partnering and team approach makes certain that both the Borrower and Lender have more than one contact within PR Capital, helping to ensure optimal service.

OUR TEAM

The founding partners of PR Capital have over 70 years of commercial real estate experience. Our combined knowledge and expertise in all areas of real estate is of significant benefit to borrowers who desire creative financing solutions for their projects. This same experience is valued by our strategic lending partners, who play a key role in our business success.

RON DEZMAN, AACI

Ron Dezman brings over 30 years of real estate experience in sales, valuation, consulting, and finance to the firm of PR Capital. Ron has served as Vice President for the Appraisal Institute of Canada and in the role of Chairman, Appraisal Standards Board. In addition, Ron has played a key role in the community as a guest lecturer on real estate for the University of Alberta, Faculty of Extension and the Appraisal Institute of Canada. Ron believes in strategic partnership and lasting relationships with clients. He is focused on creating value in the delivery of service over and above simply completing the transaction. As a result, many clients have enjoyed shared success with Ron for more over three decades.

RYAN MCDONALD

Ryan McDonald joined the commercial mortgage industry in January, 2007, following his successful completion of a Bachelor of Management degree. Having built strong relationships with both institutional and private lenders, Ryan is helping to advance the success of clients representing a range of sectors including industrial, office, retail, hotel and multi-family residential. His in depth knowledge across all aspects of commercial financing including conventional, bridge, construction and CMHC Insured financing and experience in the origination and funding of over \$250 million of commercial financing, makes Ryan an invaluable member of our team.

KIM SEIBT

Kim Seibt brings a wide range of sales, marketing, and administrative experience to the firm. Kim's industry experience includes employment with a local home builder as well as a promotional marketing firm. She looks forward to advancing her career by branching out into the commercial real estate industry with a keen focus on developing strong relationships with borrowers and lenders alike.

DON TAYLOR

Don Taylor brings more than 25 years of direct commercial real estate industry experience. Don's expertise has grown to encompass a wide range of real estate projects, including commercial, industrial, residential, condominium, and senior/retirement housing. In addition, he also brings significant experience in CMHC Insured loans to the firm. The depth of knowledge and experience in which Don brings to the firm in these arenas is highly valued by both borrowers and lenders. Don has established an outstanding track record in helping clients to achieve project goals and objectives, resulting in measurable success.

KEN SETHI

Ken Sethi joined the commercial mortgage industry in 2006. Prior to joining the PR Capital team, he spent more than two years as a Broker / Manager with a boutique commercial mortgage brokerage, where he specialized in structuring conventional, bridge, construction and CMHC insured mortgages. Ken's formal education includes a Bachelors of Commerce (Finance) from the University of Alberta, and a Computer Systems Technology Diploma from the Northern Alberta Institute of Technology (NAIT). Ken's in depth knowledge of commercial real estate financing across various sectors including industrial, office, retail, and multi-family, and his strong relationships with institutional and private lenders make him an invaluable member of our team.

VALUES

We embrace these organizational values as guiding principles. We hold ourselves and each other responsible to support and demonstrate these values in our daily activity, decisions, and interactions. These values guide everything we do and shape who we are and how our clients, employees, partners, and the communities in which we are a part of perceive us.

Integrity is the foundation of every relationship whether it is with our clients, our colleagues, or our partners. For PR Capital, integrity means acting responsibly, honestly, and fairly on both the individual and team level. We must always be guided by what is ethical and right.

Initiative implies action instead of reaction. In order to succeed in today's market, we know we need to be agile, and to constantly evaluate our direction and action. Initiative is second nature to everyone in our team. It is nourished in an environment of decisiveness and continuous development.

Dedication to our clients and their success is directly tied to our success. We listen, respond rapidly, and deliver effective solutions. We provide unparalleled service and support, and foster relations that are built on trust, respect, and mutual understanding.

Excellence is critical in building an enduring organization. We deliver on our commitments, constantly innovate, and strive for exceptional results.

Passion is an important aspect of who we are at PR Capital. We work hard to act decisively and with urgency, set tough goals and achieve them, and leverage our knowledge of the real estate industry.



SERVICES

PR Capital's brokerage expertise covers long-term take out loans, interim construction loans, CMHC insured loans, mezzanine loans, bridge loans, and subordinated debt. We deliver flexible financing solutions designed to meet the specific needs of our clients, and their projects.

Our firm has a reputation for getting the deal done, and we work with our clients to ensure "on time" funding of the loan in a cost effective manner. As a management team, PR Capital is widely respected by industry lenders, whom we also view as strategic partners. This approach enables us to provide fast turnaround times. By matching the needs of the borrower to the offerings of our lenders, we successfully generate innovative financing solutions that work, quickly, and efficiently.

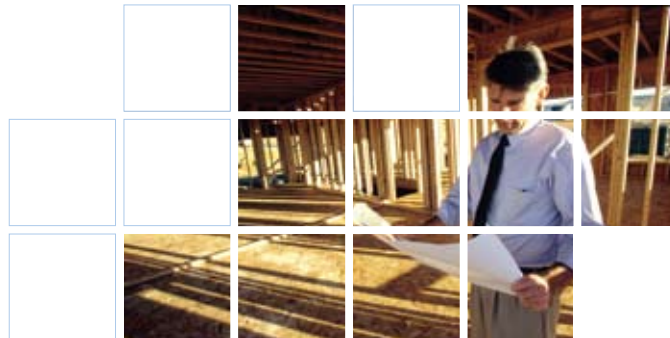
PR Capital's foundation is built upon furthering the success of both our Borrowers and Lenders. We are committed to providing Borrowers with outstanding financing solutions and service, and Lenders with attention and detail toward the due diligence process, resulting in long-term relationships, and repeat business opportunities.

CLIENTS / PROJECTS

The PR Capital team offers specialized expertise in all areas of commercial real estate funding with both income generating properties, and projects under development. Our clients are typically owners and developers seeking project financing valued over \$1 million.

PR Capital clients are typically involved in a diverse range of project undertakings, including:

- Residential buildings, including multi-family
- Corporate/commercial office buildings
- Retail complexes
- Residential/commercial condominiums
- Industrial developments
- Self-storage facilities
- Hospitality/resort complexes
- Land/urban land developments



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