



Designed around you.™

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I'm an
owner!



We began our company with one idea in mind: to build the enterprise of a lifetime – for the best mortgage professionals in the country.

It's a simple concept: let the best brokers build a powerhouse mortgage brokerage, and then have them share in the wealth they've created.

Just by joining our company, at no cost to you, you become an owner.

The rewards of your ownership build over time.

When you join Mortgage Architects (MA), you receive Beneficial Interest (BITs) in the Mortgage Architects Trust – representing an indirect ownership interest. We determine your BITs using a formula: your funded mortgage volume for the preceding year, divided by 1000. If you join with \$100 million in previous year's volume, you receive 100,000 BITs. If you join with \$25 million, you receive 25,000 BITs. Each year, you receive more BITs based on the same formula and the total volume you fund through Mortgage Architects.

Maximize your ownership rewards with myNext Mortgage.

Every deal you fund with myNext Mortgage (including all white label products and HELOC) increases your ownership interest in Mortgage Architects. The higher your volumes are each year – the faster your Mortgage Architects ownership grows. That's because a myNext Multiplier increases the amount of BITs you are allocated each year.

Here's how to determine how much extra ownership you'll receive:

1. myNext NCNI volume is divided by a factor of 1.0
2. myNext Alt A insured volume is divided by a factor of 1.5
3. myNext A insured volume is divided by a factor of 3

Example:

Total Funded Volume with MA	\$100 million
myNext Non-Conforming Non-Insured	\$0 m/1.0 = \$ 0
myNext Alt A Insured Volume	\$15 m/1.5 = \$10
myNext Conventional A Insured Volume	\$15 m/3.0 = \$ 5
Total myNext Factored Volume	\$15 m
% of Total MA Volume	15%

myNext factored volume as a % of total Mortgage Architect volume = $\$15/\$100 = 15\%$, which means your BITs for the year are increased by a multiplier of 1.5 as per the

chart below. So you get 50% more Mortgage Architect BITs! Instead of receiving 100,000 BITs, you receive 150,000 BITs.

myNext factored volume as a % of total MA volume	Multiplier
2.50% – 5.00%	1.10
5.01% – 7.50%	1.20
7.51% – 10.00%	1.30
10.01% – 12.50%	1.40
12.51% – 15.00%	1.50
15.01% – 17.50%	1.60
17.51% – 20.00%	1.70
20.01% – 22.50%	1.80
22.51% – 24.99%	1.90
25.00%+	2.00

How much will you receive?

At the time of a liquidation event involving Mortgage Architects, all BITs owners will share in up to 80%* of the net proceeds received by Mortgage Architects, each receiving an allocation that is proportional to the percentage of total BITs they own. For example, if you own 4% of total BITs, you will receive 4% of the total distributed proceeds.

Every day is a chance to build.

Mortgage Architects is a jewel in the brokerage industry – and every day you'll have a chance to build your own rewards. Your business with myNext is just one of the tools we provide to help you maximize your eventual monetization of this great company.

As an owner in one of the most extraordinary enterprises in Canada, you are growing a business with some of the most successful and dynamic professionals in the industry. Seize the opportunity!

Mortgage Architects and myNext Mortgage:
Building the rewards of ownership.



Designed around you.™



*The percentage of total proceeds that will be distributed will depend on the total funded mortgage volume of Mortgage Architects for the fiscal year preceding the event.