



WHY INVEST WITH FIRST ISLAND?

OUR CORPORATE CULTURE

Preservation of your Capital is our first concern;

How do we accomplish that? Registered security of First Mortgages only

Risk vs Reward we currently achieve rates of 8±%;

Could we provide higher returns? Yes,
but higher returns mean higher risks, this is not our culture.

Real Estate experience;

First Island has been in the mortgage lending/investing business for over 34 years.

Local Ownership;

First Island is owned by a number of successful Victoria businessmen, who invest their own funds along with yours.

Specialized in Real Property financing;

Our in-house Mortgage Underwriter thoroughly researches a mortgage application then presents it to our **Lending Committee**. The committee is made up of no less than 5 members, each having a background in land development, construction, or an associated industry.

Expertise in Construction;

Lending to a maximum of 75% of the appraised project value.

Construction loan draws are reviewed & inspected by Professionals to ensure actual work-in-place matches loan proceeds advanced.

Long term relationships with Builders/Developers & Investors;

We have earned the trust & respect from builders because of our strict lending guidelines, and the ability to see the builders' vision. Our Investors continue to enjoy the above average returns from the success of our select mortgage investments.

Own our Head Office building;

Located at 727 Fisgard Street, Victoria, BC

Affiliations; Better Business Bureau, Greater Victoria Chamber of Commerce, Financial Institutions Commission, BC Securities Commission, and the Real Estate Institute of British Columbia.



WE'RE ABOUT SECURITY ... NOT JUST PERCENTAGE POINTS