



Securitization Bulletin

Corpfinance International Limited

September 2006

Burns' Briefs

CFI is now in the Residential and Commercial Mortgage Business

As a reminder to those of you who were with us at Niagara on the Lake, and as new information for those who missed that event, CFI is now entering the residential and commercial mortgage business with CFI Mortgage Brokers Ltd. and White Label Mortgages Ltd. With both companies now part of The CFI Group of Companies, CFI can offer you a branded mortgage offering for your clients and employees, as well as the ability to customize mortgage products. The advantage to you is a more complete product offering for your customer base or your employees and the ability to earn referral fees for completed deals.

As an example of some customization possibilities, we have worked with one of our mortgage originators to structure a mortgage offering that has owner title insurance included in the mortgage cost. We have also structured a branded mortgage product that allows the borrower to skip a predetermined number of monthly payments during the term of the mortgage without being in default.

Rozmin's Corner

While the new summer release 'Snakes on a plane' bombed at the box office, all the rave is now about 'Homes on a Slither' – a reality show of the sorry state of the U.S. housing market - starring stunningly weak reports of existing and new home sales, receding consumer confidence and the increased evidence of underlying inflation.

Contact List

Questions, comments, or concerns may be directed to the appropriate person:

General Ph: 416-364-6191
Fax: (416) 364-6642
Email: info@corpfinance.ca

By the way, we can now offer owner title insurance to you and your employees or customers. Identity fraud is creeping into property deals and people are loosing their homes because they have no protection against these events. Everyone should buy owner title insurance for their personal property. The premium is a one time cost of \$200 to \$500 depending on the value of the property and we think well worth it.

Call Rob Sampson at (416) 673 2362 for more information.



I would also like to take this opportunity to remind you of CFI Asset Trust. CFI Asset Trust is available to you for what would otherwise be over concentration in the CFI Trust Portfolio. CFI Asset Trust also allows you the opportunity to finance large trucks and non automotive assets such as construction and other equipment.

The U.S. is not alone in weathering the change with bond yields in Europe, Japan and Canada falling in the last few weeks. Market sentiment would indicate that both the Fed and Bank of Canada would start cutting short term rates next year. In fact, as of today for CFI originators the rate to fix (5.55%) is lower than the rate to float (5.59%).

John Burns: (416) 673-2366
Peter Karageorgos: (416) 673-2355
Wendy Henderson: (416) 673-2367
Rozmin Patel: (416) 673-2361
Bruce Wonnacott: (416) 673-2353

