

OF Interest

FALL 2011 Issue 06

Access Capital
GROUP OF COMPANIES



Welcome

We would like to say "welcome," to the **Infuse** and **Trimor** investors who have not seen this newsletter in the past. As part of our efforts to streamline communications, we will be using tools such as this newsletter. All future correspondence to you will be under the Access Capital Group of Companies banner. That doesn't mean that you will get lost in this larger group. It means there are more hands ready to ensure your investment experience can be the best it can be.



Dear Investor,

WE WOULD LIKE TO USE THIS EDITION OF OUR QUARTERLY NEWSLETTER TO SHARE WITH YOU WHAT HAS BEEN HAPPENING AT ACCESS CAPITAL OVER THE PAST 12 MONTHS AND LONGER.

As a result of putting systems and personnel in place to meet the new registration requirements of the various Canadian securities commissions, it became apparent that our investors would benefit from both the strength and the efficiencies that a larger organization could provide. To achieve this, Access Capital has formed strategic alliances with two former competitors to continue under the Access Capital Group of Companies.

Infuse Capital Corporation and Trimor Mortgage Investment Corporation have now joined Access Capital under one roof, sharing back office, administration, management, and leadership skills to form what we believe to be a stronger organization as a whole. While this process was challenging at times, it continuously reminds us that it was the best solution on a go forward basis for all investors and stakeholders.

So what prompted this corporate restructuring?

This amalgamation arose from the registration requirements under securities legislation as defined by National Instrument 31-103. As we have been sharing with you since September 2010, our investments and services have now been categorized as a security and as such require us to adhere to the new securities registration. This has not been a smooth road to travel and there have been layers of additional costs in order to meet the proficiency and experience requirements, which we have now done.

In completing this journey, our organization essentially morphed into the business of selling securities. The product offerings remain virtually the same, however the compliance, reporting and rules which guide to who and how we sell mortgage products is dramatically different. Some of you have already completed the new Account Opening, Suitability and Know Your Client (KYC) requirements that are now necessary. *For those of you that have not, rest assured, you'll each get your chance!*

Our Team

Partners

Trevor Stott, CA, PM – Compliance and Administration

Bill Buterman, EMR, PM – Corporate Oversight

Mike Rowell, AMP – Product Assessment

Chris McKenzie, AMP, EMR – Marketing and Distribution

Administration

Cheryl Nikpour, CGA – Accounting

Jean Aitken – Office Admin/Investor Admin

Monica Gingerich – General Admin

Muriel King – Data Systems

Compliance Support/ Investor Relations

Karla Didluck

Product Assessment

Barry Bennett

Deborah McKenzie, AMP

Market Distribution

Travis Stel, EMR

Legal / Compliance

Ryan Tilleman, LLB

To meet these new requirements, we have formed a new company called Access Capital Advisors Inc. This company is now registered under security regulations as an Investment Fund Manager and a Restricted Portfolio Advisor in Alberta in order to allow us to manage our existing mortgage funds. This registration is not required outside the province of Alberta. Access Capital Advisors is also registered as an Exempt Market Dealer in Alberta, British Columbia and Ontario, as required to distribute our products in those markets.

These new processes require us, through discussion and review of KYC responses, to determine if our syndication and mortgage fund products are suitable for our investors. We have always endeavored to provide the best mortgage investments for you, our clients, but now that process has been formalized. We are uniquely positioned to provide investors with real estate investment solutions which are managed and administered professionally, secured by real estate and compliant with securities regulations.

What does all of this mean for you? The resulting product mix will give investors more choices based on their investment needs and criteria.

- **A broader and deeper range of products** to meet your real estate and mortgage investment needs;
- **A commitment to the practice and delivery** of a culture of compliance;
- **Greater support and resources** to monitor and manage your investments; and
- **A long-term strategy for growth** designed to continue providing suitable investment solutions for you.

Simply stated, we are now in a better position to grow the company in directions previously not contemplated.

The economic turmoil we each experienced created unexpected difficulties in virtually all investments throughout the world. When combined with the new securities legislation and resultant changes, it has made it difficult to keep the wind in our recovery sails. But during that time The Access Group never lost sight of who we serve. We continue to take great pride in our reputation as a company that cares about their investors and doing not just the right thing but also the “fair” thing.

All investing has risk. There is no arguing that fact. And mortgage investments are no different. While we can't eliminate that risk, we are using the past two years of change and challenge and our additional depth of experience to manage these risks more effectively.

We look forward to maintaining our relationship with each and every one of you in the future, and thank you for your loyalty and continued trust.

The Access Capital Group of Companies:

- Access Capital Advisors • Access Capital Partners
- Access Capital Management • Infuse Capital Corporation

Funds Managed:

- Access Mortgage Fund • Infuse Diversified M.I.C. • Access CF Mortgage Fund
- Infuse Capital Mortgage Investment Corporation
- Greentree Mortgage Corporation • Trimor Mortgage Investment Corporation

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