



## **How do I know this investment is for real? Due-diligence!**

At Northern Alliance, we recognize that investing your hard-earned money can be confusing and filled with anxiety. If you don't know our team personally, you may be wondering "how do I make sure this investment is real and not some scary Ponzi scheme?" The best way to satisfy your questions is with qualified information - especially information from third parties that are not benefitting from your investment. We recommend that you investigate the following websites after you review the Offering Memorandum. Please feel free to contact the lawyers and accountants listed as references.

### **Offering Memorandum**

Please review our current Offering Memorandums (OM) for both Northern Alliance Trust and Provident Diversified Mortgage Corp. for a detailed explanation of who runs the funds, what the focus of the funds are, expenses for the funds and their history.

The OM for Northern Alliance Trust is updated yearly by Matthew Burgoyne, a lawyer for McLeod Law in Calgary, Alberta. He can be reached at 403.478.7646.

The OM for Provident Diversified was written by Michael Provenzano, a lawyer for Northwest Law Group in Vancouver, BC. He can be reached at 604.687.5792.

Our financials are audited to IFRS standards and all the net income is distributed quarterly. It is not a distribution that contains principal. Dividends are not paid from new investor dollars but from income. We file exempt distributions on SEDAR and BCSC websites and those can be compared to increases in capital, redemptions and dividends.

The professional accountants that audit Northern Alliance Financial Corporation, Northern Alliance Trust and Provident Diversified Mortgage Corp is Czechowsky, Graham & Hanevelt. Please call Dan Cashion or Lou Graham at (403) 234-8877.

### **Canadian Securities Administrators (CSA)**

CSA works with BCSC and lists active firms and individuals that are registered to work with investors and to place their investments in securities.

<https://www.securities-administrators.ca/nrs/nrsearchprep.aspx>

- Choose "firm" and look up "Northern Alliance Financial Corporation"
- Once you've confirmed that the company is registered, please return to the above link and choose "Individual" and search "David McKitrick" or "Dean Larson" to ensure that we are properly registered to place your investment in our funds.

### **British Columbia Securities Commission (BCSC).**

BCSC is the primary securities regulator for Northern Alliance Financial Corporation, Northern Alliance Trust and just recently Provident Diversified Mortgage Corp.

<https://www.bcsc.bc.ca/>

- Search "Northern Alliance Trust"



The website lists all of Northern Alliance Trust filings since 2015 and allows you to download them as well. However, please contact us for the 2020 OM if you do not already have it.

<https://www.bcsc.bc.ca/>

- Search "Provident Diversified Mortgage Corp."

Provident Diversified Mortgage Corp. was established in Alberta in 2004 and moved to BC in 2020. The filings occur in the province once the company moves so there is limited history on the BCSC site. However, the information can be found on the SEDAR site below.

### **System for Electronic Document Analysis and Retrieval (SEDAR)**

www.sedar.com is the official site that provides access to most public securities documents and information filed by issuers with the thirteen provincial and territorial securities regulatory authorities ("Canadian Securities Administrators" or "CSA") in the SEDAR filing system. The statutory objective in making public this filed information is to enhance investor awareness of the business and affairs of issuers and to promote confidence in the transparent operation of capital markets in Canada.

<https://www.sedar.com/>

- Search "Issuer Profiles"
- Search "Northern Alliance Financial Corporation"
- Search "Northern Alliance Trust", and
- Search "Provident Diversified Mortgage Corp."

### **British Columbia Financial Services Authority (BCFSA)**

BCFSA is the regulator that licenses us to operate in the mortgage industry and provide mortgages to our borrowers. Northern Alliance Financial Corp's sister company is called Shelter Lending Corporation and it is fully licensed as a mortgage brokerage to operate in the mortgage industry. Shelter Lending is licenced as a brokerage in Alberta and BC so please check out the websites below:

[https://www.bcfsa.ca/web\\_listings/mbsblisting.aspx](https://www.bcfsa.ca/web_listings/mbsblisting.aspx)

- Select "Mortgage Broker"
- Search under "Shelter" and find Shelter Lending Corporation.
- Search under "Plunkie" and Grant Plunkie's name will come up below, our VP of Underwriting.

<https://reports.myreca.ca/publicsearch.aspx>

- Find the italicized words "*listed registrants*" in the last paragraph of the page
- Press "search by brokerages" and search for "Shelter Lending Corporation".
- Press "search by person" and search for "Grant Plunkie".

Shelter Lending Corporation is also registered with Filogix and Equifax (credit bureaus) as an accredited lender.

### **References**

Lastly, if you wish to talk to some of our long-term investors, they will give you an investors perspective on how we are doing and what their experience has been like.

Please contact Dave McKitrick at 1-866-777-9567 for a list of references to contact or if you have any questions concerning the above websites.