



MORTGAGES

Mortgages are loans made by financial institutions in which the underlying security is a residential property.

CANNEX gathers, compiles and distributes interest rates and product information for first mortgages issued by banks, trust companies, credit unions, savings and loan and life insurance companies holding 99% of the mortgages issued in Canada.

The key to the accuracy and timeliness of this information is that the participating financial institutions maintain their own mortgage interest rates and product information on CANNEX. This is done electronically by online access or file transmission. All data is checked electronically when entered and CANNEX staff regularly audits the data for accuracy and completeness. Many institutions fully guarantee the interest rates and product information distributed on their behalf by CANNEX.

Financial institutions rely on CANNEX:

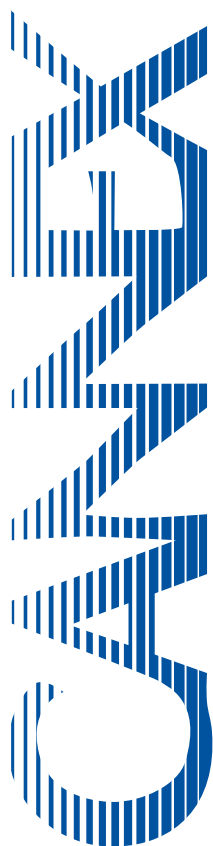
- to distribute their mortgage interest rates and product information to mortgage brokers as well as various print and electronic media rather than having to deal with these organizations separately
- for comprehensive, timely and accurate surveys of the mortgage marketplace to determine their competitive position.

Institutions using CANNEX can react more quickly and precisely to take advantage of pricing, cash flow and investment opportunities.

Mortgage brokers rely on CANNEX:

- for comprehensive, timely and accurate surveys of the mortgage marketplace when advising their clients based on data provided electronically by the financial institutions
- to provide surveys by fax, online access, email or electronic file.

Mortgage brokers using CANNEX can receive all their data from a single reliable source and spend more time with clients developing additional sales opportunities.



Print and electronic media rely on CANNEX:

- for comprehensive, timely and accurate surveys of the mortgage market that are specific to their geographic or demographic market based on data provided electronically by the financial institutions
- for surveys in various electronic file formats that can be further customized with individual typesetting or presentation requirements, such as HTML.

Media using CANNEX receive data efficiently from a single reliable source.

CANNEX supplies mortgage interest rates and product information surveys to:

Newspapers

Canadian Press, The Globe & Mail, Montreal Gazette, Hamilton Spectator, Calgary Herald, Edmonton Journal, The Record (Kitchener-Waterloo), London Free Press, Halifax Herald, La Presse, Trois Rivieres Nouvelliste

Electronic Media

www.advisor.ca, www.bankrate.com, www.canadianmoneysaver.ca,
www.cannex.com, www.genworth.ca, www.globeadvisor.com,
www.globeinvestorgold.com, www.moneysense.ca, www.morningstar.ca,
www.mytelus.com