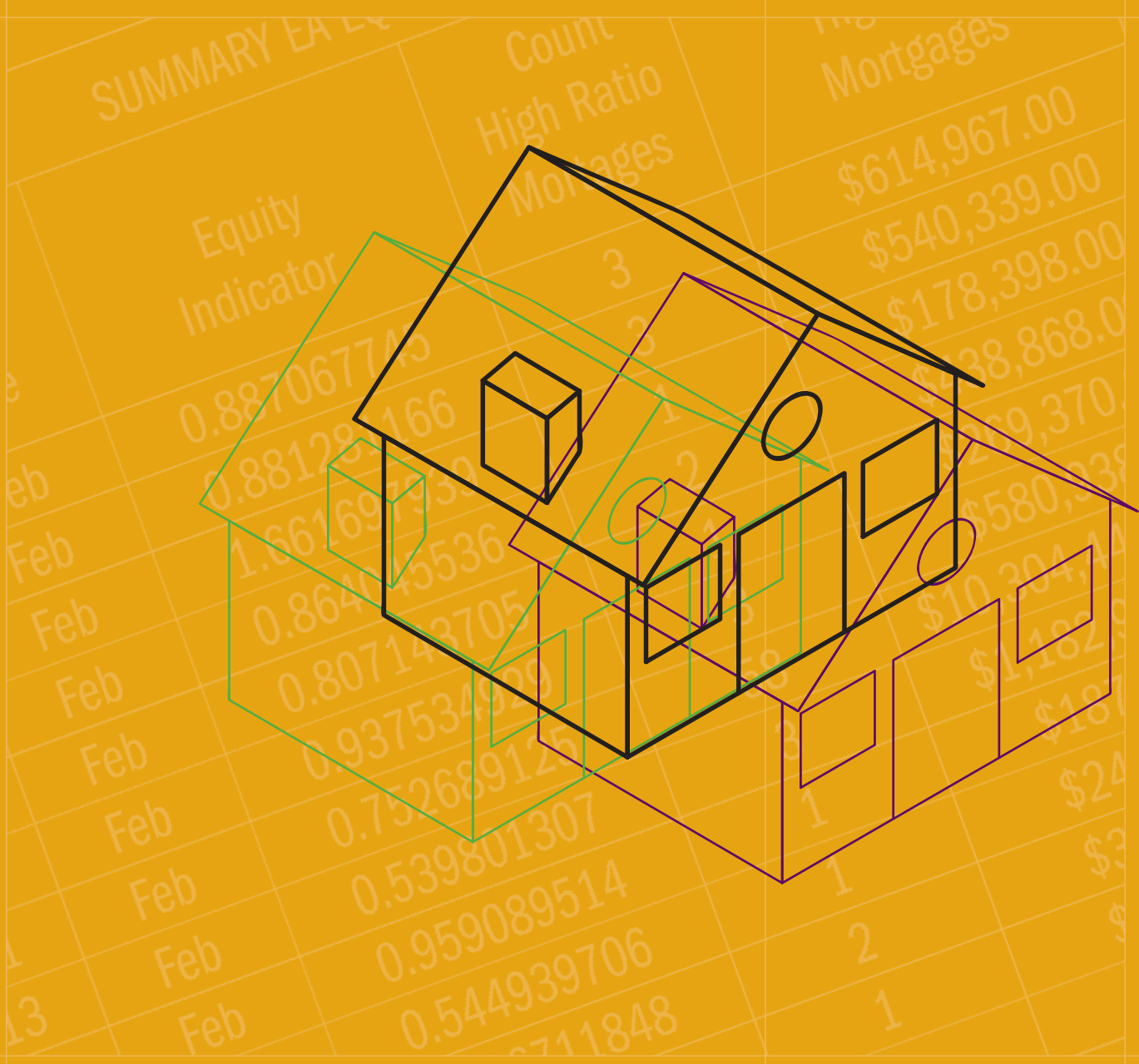


Gain a Competitive Edge in the Ontario Mortgage Market.



Introducing Ontario Mortgage Insite™ Reports

The fastest, most comprehensive way to track your performance in the highly competitive, ever evolving Ontario Mortgage Market.

Ontario Mortgage Insite is a competitive market intelligence solution for mortgage lenders in Ontario. It gives you a unique, comprehensive and up-to-date view of your strategic positioning in the Ontario mortgage market on a quarterly basis.

Ontario Mortgage Insite is a series of quarterly reports that tracks the changing face of the Ontario real estate market on a monthly basis. These reports let you view mortgage and sales activity across the province on a market by market basis via three geographic reporting areas:

- Track by Enumeration Area (EA). This is a micro view of the mortgage market across the province based on local voting boundaries (Approximately 200 homes).
- Track by Forward Sortation Area (FSA). This is a broader, mid-range report based on the first three numbers/letters of an area's postal code (Approximately 10,000 homes).
- Track by Land Registry Office (LRO). This is a macro view based on the geographic county boundaries that define the jurisdictions of the province's 56 Land Registry Offices.

Ontario Mortgage Insite delivers competitive information that tracks the performance of each lending institution in each of these three geographic areas.

Three Reports To Choose From

► The Ontario Mortgage Insite Market Trend Report

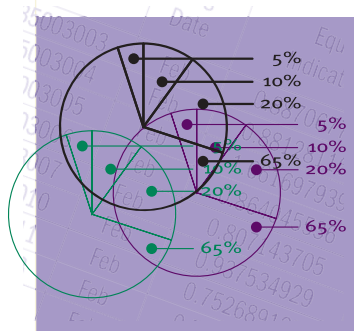
This report contains all the basic information regarding the leading mortgage market indicators by geographic area – number of home sales, total value of sales (\$), number of mortgages registered, total value of mortgages (\$), turn over rate, etc.

► The Ontario Mortgage Insite Customer Report

This report delivers all the information contained in the Market Trend report as well as delivering specific customized information regarding the performance of your financial institution by geographic region. This includes reports on your total number of mortgages by region, number of mortgage switches (both in and out), number of discharges, etc.

► The Ontario Mortgage Insite Strategic Monitor Report

This report delivers all the information contained in both the Market Trend and Customer Reports. In addition, it also delivers valuable competitive information such as estimates of market penetration and mortgage 'switches' for each of the monitored lending institutions. This report gives you a powerful view of your market position vis-à-vis the competition, allowing you to track the performance of competitive marketing campaigns and develop tactical strategies to combat them.



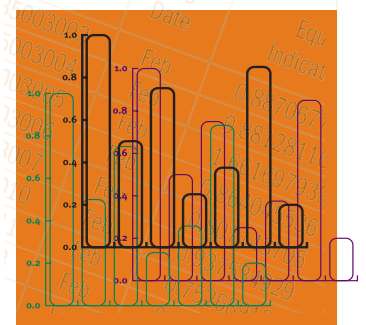
Why Do I Need Ontario Mortgage Insite Reports?

Ontario Mortgage Insite is a unique tool specially designed for mortgage lenders in the province of Ontario. It provides a number of valuable benefits that improve both marketing results and bottom line returns. These include the ability to:

- identify ‘hot’ markets in time to develop profitable campaigns
- measure the market penetration of your mortgage product on a quarterly basis and adjust your plans accordingly
- measure the risk/reward potential of new products based on up-to-date mortgage activity in Ontario
- measure the effectiveness of your marketing campaigns on a market by market and quarter by quarter basis, allowing you to fine tune programs for maximum effect
- measure ‘transfers’ to and from other institutions and react accordingly
- have timely information updated regularly as a basis for making key business decisions
- integrate data from Ontario Mortgage Insite reports into your own databases in order to produce highly detailed and relevant reports quickly and easily

A Teranet Product

Founded in 1991, Teranet Inc. was one of the first public/private partnerships in North America. Its objective was to automate the Ontario land registration system and to provide a simple and effective way to search land registry records quickly and efficiently. The success and experience of Teranet Inc. in creating this online service resulted in the creation of its subsidiary, Teranet Enterprises Inc.—an innovative e-commerce company that creates and operates business solutions.



A Sneak Peek at Ontario Mortgage Insite Reports

	A	B	C	D	E	F	G
	Enumeration Area	Name	Reg. Date	Average Mortgage	Mortgage Count	Maximum Mortgage	Minimum Mortgage
1	35003003	Bank of Montreal	Jan	\$25,499.00	2	\$28,000.00	\$22,998.00
2	35055152	Bank of Montreal	Feb	\$160,152.88	26	\$600,000.00	\$21,000.00
3	35003003	CIBC	Mar	\$187,143.00	2	\$200,286.00	\$174,000.00
4	35003003	Royal Bank	Mar	\$180,000.00	1	\$180,000.00	\$180,000.00
5	35003011	TD Bank / Canada Trust	Feb	\$132,691.42	24	\$236,764.00	\$10,000.00
6	35003003	Scotia Bank	Jan	\$190,750.00	2	\$200,000.00	\$181,500.00
7	35003003	TD Bank / Canada Trust	Jan	\$58,500.00	1	\$58,500.00	\$58,500.00

▲ Sample Ontario Mortgage Insite Market Trend Report

Product Specifications

- Reports delivered electronically on CD-ROM in three common formats:
 - Microsoft® Excel Spreadsheets
 - Microsoft® Access files
 - Text files
- Data aggregated to conform with Canadian privacy legislation
- Data is compatible with leading GIS analysis tools and most standard office software
- Data is compatible with Geo-Demographic datasets

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