

# For real estate developers or investors, JayCap Financial delivers

Quick and flexible financing for developers, and impressive returns for investors

In Alberta's incandescent real estate climate, time is of the essence. Patience may be a virtue, but decisive action is more to the point when land acquisition and project development opportunities are on the line.

Developers and builders realize they can't afford to dawdle when it's time to get their residential or commercial construction projects off the drawing board and on to the market.

When an important deal is in the fire and bridge financing is required, traditional lenders can't always respond in a timely and flexible manner. JayCap Financial of Edmonton, a dynamic mortgage investment banking company, operates on a different model. Extremely light on its feet, JayCap is responsive, responsible and FAST, working quickly to provide short-term financing for all manner of construction jobs, including multi-unit residential properties, commercial condominiums, renovations, tenant improvement programs and special housing projects.

"The key in our industry is to act quickly," says JayCap president Jeff Lastiwka, MBA, CMA. "We're here to help a builder get his project going, instead of making him wait for months while other lenders come through with appropriate financing."

That's right, months. It can take an inordinate amount of time for the wheels to turn. But if an applicant provides JayCap Financial with sufficient information to properly conduct its due diligence, a short-term loan can be speedily approved – even within a week, in some cases.

With more than 15 years experience in the finance industry, and 10 years of direct experience in the management of private mortgage banking and investment firms, Lastiwka has built a strong company, committed to the creation of wealth and prosperity for shareholders and investors alike.

He enjoys a reputation for



From left, Andrew Melton (Director), Ron Fredrickson (Vice-President, Commercial Mortgage Lending), Jeff Lastiwka (CEO) of JayCap Financial and Graeme T.G. Young (chairman), of Avison Young Commercial Real Estate (Alberta).

proficiency and integrity within the investment community. That's the primary reason he has attracted the attention of some of the most respected names in the field.

One such name is Avison Young, an acknowledged leader in Alberta's robust commercial real estate industry. Last year, the seasoned professionals at Avison Young met with Lastiwka, taking a close look at the JayCap business plan. They were so impressed they clasped hands with JayCap, eventually becoming full partners.

"We saw some great synergies," explains Andrew Melton, a founding partner of Avison Young in Alberta. "Our wealth of real estate knowledge, operating at the highest levels all across the province, has turned out to be a great resource for JayCap."

Graeme Young says: "Speaking on behalf of the partners of Avison Young, we are fully committed to the success of JayCap through both partner capital and the available resources we have to offer."

Together, the associates are bringing their expertise to bear on an under-served niche market, a market with enormous potential. As Melton puts it, this alliance works on a number of levels.

For his part, Lastiwka is thrilled by the arrangement: "I knew I had

something to offer and Avison Young's long-term strategy included a desire to get involved in the mortgage lending business. It just made sense for us to get together – a really good fit."

As a third-party real estate service provider of long standing, Avison Young brings an abundance of knowledge and integrity, as well as an extensive network to its role at JayCap. Melton has personally stepped forward to assist Lastiwka in the important job of raising capital. It's a responsibility Melton takes very seriously indeed.

"I think that's an important point," Melton adds. "Our borrowers are going to be well-served and well looked after. And our investors, the clients and friends who provide the equity capital, are also going to be well-protected."

As a youngster, Lastiwka spent most of his time at the rink, crafting an impressive career as a goal-tender in major junior, university and professional hockey. He even spent some time in the Calgary Flames organization during the early 1980s. But after he hung up his skates, he got serious about his education, earning his Certified Management Accounting designation as well as an MBA from the University of Alberta.

Lastiwka's extensive network of

Canadian contacts is an immense asset, as are his years of experience leading and managing entrepreneurial companies across a range of industries. His background includes process refinement, organizational development, strategic planning and business development.

JayCap Financial takes pride in its ability to offer flexible mortgages, tailored to suit the needs of your unique project. Meanwhile, the company's efficient review process ensures speed in delivery.

On behalf of investors, JayCap operates a mortgage investment corporation known as JayFund Inc. Those who purchase shares can expect above average returns, with quarterly income distribution and blended rates of return based on interest earned from the mortgage pool.

To learn more, please contact JayCap and JayFund directly: For **Jeffrey Lastiwka**, call (780) 641.0555 or email [jlasiwka@jaycapfinancial.com](mailto:jlasiwka@jaycapfinancial.com). For **Andrew Melton**, call (403) 232.4304 or email [amelton@jaycapfinancial.com](mailto:amelton@jaycapfinancial.com). For **Ron Fredrickson**, call (780) 641.0555 or email [rfredrickson@jaycapfinancial.com](mailto:rfredrickson@jaycapfinancial.com).