

## How do I know Northern Alliance Trust is for real? Due diligence!

At Northern Alliance Trust Corporation (NAT) and Shelter Lending Corporation, 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 make believe?" 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 Memorandum (OM) for Northern Alliance Trust for a detailed explanation of who runs the fund, what the focus of the fund is, expenses for the fund and its history.

The OM for Northern Alliance Trust is updated yearly by our solicitor Veronica Armstrong of Veronica Armstrong Law Corporation and based in Richmond, BC. Veronica's phone number is 604.644.9232.

Annual financial statements for Northern Alliance Trust are audited to IFRS standards. Net income of the Trust is distributed quarterly and any non-distributed income will be distributed prior to March 31 of the following year. The distribution does not contain principal. Dividends are not paid from new investor dollars but from income. The professional accountants that audit Northern Alliance Trust is Czechowsky, Graham & Hanevelt. Please call Dan Cashion CA, at (403) 234-8877.

We file exempt distributions on SEDAR and BCSC websites and those can be compared to increases in capital, redemptions and dividends.

### British Columbia Securities Commission (BCSC).

BCSC is the primary securities regulator for Northern Alliance Trust Corporation, Northern Alliance Trust.

<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 current OM if you do not already have it.

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

[www.sedar.com](http://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 Trust"

### 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. Shelter Lending Corporation is the manager of Northern Alliance Trust and is a fully licensed mortgage brokerage to operate in the mortgage industry. Shelter Lending is also licenced as a brokerage in Alberta and Manitoba so please check out the websites below:

British Columbia:

[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 and Designated Individual.

Alberta:

RECA is the governing body for Mortgage Brokers and Lenders in Alberta.

<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”.

Manitoba does not have registration lists online for brokerages.

Shelter Lending Corporation is also registered with 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 (201) for a list of references to contact or if you have any questions concerning the above websites.