



310 Innisfil Street  
Barrie, ON, L4N 3G3

Tel: 705-828-5605  
[jironside@fivepointsmedia.ca](mailto:jironside@fivepointsmedia.ca)  
[www.fivepointsmedia.ca](http://www.fivepointsmedia.ca)

September 5, 2023

Good morning, and I hope you all had a pleasant long weekend.

I am writing today to reiterate our open invitation to all of you to take part in a recorded interview regarding our public allegations about your companies. Doing so will allow you to refute our evidence and present any counter documentation you might possess. I am addressing you as a group as that is how you have reacted so far to our exposé documentary, as a collective 'dans la clandestinité'. I have excluded Renee Dadswell, as she remains the subject of what we will pretend is an ongoing investigation by the South Simcoe Police Service that I initiated.

As you likely know from one of our most recent posts, we are finalizing the financing and distribution plan of our documentary and we are moving forward fully now with our focus being on the broadcast and streaming media services. The offer of an interview is part of that process, and it is made in good faith. Within reason, you may choose the date, time, and location.

Earlier this week, on or about August 26<sup>th</sup>, somebody from Verico the Mortgage Station posted the following [on their Facebook](#) in response to my honest assessment of their business: "*We take our reputation very seriously and are committed to providing exceptional service to all of our clients. We would like to make it clear that these allegations are without merit. . . . We understand the impact that false claims can have on a community's confidence in a business. We want to assure everyone that we are a highly regulated industry, and we have a strict process in place for customer complaints.*"

This sniffing claim of professed persecution was not supported in any way, so I responded by providing links to the hard evidence. I cannot ignore the comparison made by one person who connected with us through those links who said the brokers' empty denial of the facts is like the tactics of Donald Trump, while our commitment to relying on empirical evidence is like the approach taken by Jack Smith. We take that as a gracious compliment from somebody who found us while looking to do business with the brokers of Verico the Mortgage Station.

If any of you feel similarly oppressed, or if you believe that we have wronged you through our fully supported allegations, it is in your best interests to publicly refute and disprove our claims. **If you can debunk our allegations on camera, using tangible evidence, we will cancel the production. We cannot be fairer than that. If the brokers of Verico the Mortgage Station won't do that, their inaction should speak volumes to the third-party corporations that have lined up like lemmings to support their criminal activities on nothing more than blind faith.**

Essentially 100% of people who have seen our videos and viewed our evidence have concluded that there really is only one reason why your multi-million and multi-billion-dollar corporations are clearly afraid to defend your position in a court of law against our small not-profit-motivated social enterprise that exists to help our community and those in need. The truth is that if we are lying, you can use evidence to disprove our claims to the growing number of people who are following this story, which includes a fair-sized wedge of your client base across the country.

As you likely know, we have been here before as investigative journalists, several times in fact. One example can be found at <https://www.fivepointsmedia.ca/justiceforbear.html>. We offered that slumlord the opportunity to

---

**Our focus is our community, and the special people who work to make it better for everybody.**

speak, and he vehemently declined. Then he threatened us with first criminal and then civil action. We are still here unscathed, while he was fined, forced to close illegal apartments, and he had to sell the house quickly below market value. We have never been defeated as we only tell the truth that we can support with empirical evidence. Despite the Trump-like whining of an unjust witch hunt as posted on Facebook by the brokers of Verico the Mortgage Station, this story is no different and is equally supported.

It is your collective head-in-the-sand approach that has caused our exposé to grow in both interest and scope. While you wallowed in denial, we presented solid evidence in a public forum. That caused our project to grow from a small story about a \$500.00 grift by a single broker to become a deep dive into fraud and abuse of trust within the mortgage and brokerage industry across Canada. Your collective penchant for the shadows is the best evidence of the validity of our claims, as people know it is the guilty and those with secrets who hide. In the end, the various dubious actions of the detectives of the South Simcoe Police Service closed the deal that provided us with the support we needed.

I will draw your attention to our [Facebook post](#), dated August 11, 2023, about the release of the promotional video “South Simcoe Police Service Now Omitting and Falsifying Evidence to Protect Loan Sharks.” These are the comments of the people who your businesses need to convince to stay in business. “Thank you for renewing my faith in investigative journalism!”, “WOW! Excellent exposé... bring 'em down. I'm thinking the RCMP Financial Fraud Division should be all over this. You have already done most of the work for them.”, “South Simcoe Police disgusting SWINE.”, “Call in the RCMP. They should be investigated.”, “My next stop would be the OPP, if that fails, then the Crown Attorney.”, “The website has a lot of information.”

How many hundreds of others felt likewise but did not comment? How many discussed it the next day at the water cooler? Statistics show that when it comes to controversial issues, like the exposure of potential police corruption, only a very small percentage speak up for fear of retribution or unwanted attention by the authorities. Of the 51 comments, seven were ours, so the truer number is 44. Of those, only one was not in support of our desire to expose the criminal violations committed by brokers at Verico the Mortgage Station and the questionable investigative techniques and creative math used by detectives of the South Simcoe Police Service. So, 97.7% were in support of us, and only about 2.3% were not. We will be boosting that video and others across Canada as soon as the budget is finalized, and the funds are fully released.

It no doubt feels much longer, but it has only been 73 days since we published our first 2023 article entitled “[The South Simcoe Police Service is Protecting a Loanshark](#)”. Within that short window, and despite it being summer, we have already reached more than 100,000 people across Canada and the United States through various social media posts, our website, and YouTube. Currently, if you Google “Verico the Mortgage Station”, five of our posts show up on page one. Other relevant key words are catching up fast, including those pertaining to the corporations that are aiding and abetting the criminal acts of the brokers of Verico the Mortgage Station.

Those seeking a mortgage, be it standard or reverse, are finding our posts and the evidence supporting this story, and that is only going to become more standard as we continue to release fact-driven videos pertaining to different aspects of the story. Currently, if you Google “Home Equity Bank Simcoe” we dominate the videos page. That is not bad for 73 days. Now, we are hiring an online promotions company that will utilize Google Ads that will put our story at the top of each relevant search. Through Facebook advertising we will seed our videos into the feeds of hundreds of thousands of people in different provinces and regions. We have a right to promote our documentary, and to seek sources of information, just as the brokers of Verico the Mortgage Station have the right to advertise for the purpose of luring potentially vulnerable seniors into their business to sell them a CHIP Reverse Mortgage provided by the HomeEquity Bank. It is in your shared best interests to step up and balance the commentary through an on-camera interview.

---

**Our focus is our community, and the special people who work to make it better for everybody.**

You might also consider the damage being done by your various competitors, several of whom we know are promoting our videos via website links, and through direct email, either to colleagues or clients. Unrelated but equally relevant, we have recently purchased a license to use a Canada-wide business database through which we will be reaching out to every mortgage broker listed in the appropriate 522310 NSICS codes. Our purpose is to find legitimate brokers who we can interview about the ethics and principles of all parties involved in our story, and perhaps hire as an expert consultant. All of our actions are those of legitimate journalists seeking information, as is our offer to let you tell your side of this story.

The summer months are the quietest time of the year for online traffic, and as of now, during the first week of September, when children return to school, online bandwidth use increases exponentially as it gets colder, and people spend more time on social media. As I am a former instructor of communications technology at three colleges in Ontario and British Columbia, I can predict with confidence that by Halloween those 100,000 people will grow to more than one million. Then that pattern will self-perpetuate as more will find us during the winter months. We have also, so far, been self-financed and as such have been limited in our ability to boost posts and utilize Google and Facebook advertising. That is no longer the case, and a sizable component of our budget is set aside for promotion.

You have all seen the evidence, and you all know that my claims are valid. If they weren't, you would have sued me by now, or you would have applied for a cease-and-desist order or other injunctive relief. I have no doubt your corporate lawyers have looked at the facts and advised you, especially given my history of exposing malicious litigation, not to follow that road to public humiliation and brand damnation. You know that I was charged illegal usury levels of interest on a private loan arranged by brokers of Verico the Mortgage Station while signing up for a CHIP Reverse Mortgage provided by the HomeEquity Bank.

You also know that David Flude, despite his promises, simply ignored the "regulatory requirements" which compelled him as Lead Broker to investigate my allegations and submit a report to the Financial Services Regulatory Authority of Ontario (FSRA). It is also a fact that when I notified David Flude of my complaint and that I would potentially file civil action regarding losses suffered by my not-profit-social enterprise due to the excessive delays caused by the scams used by brokers of Verico the Mortgage Station he laughed at me. Given the whining nature of the response to my review on Facebook, I can only assume that he is no longer feeling so jocular about the matter.

As both are brokers, and specially trained in mortgages and financing, neither can feign ignorance. The former is an indictable offence of Usury under Section 347 of the Criminal Code of Canada, while the latter could be seen as an offence of Fraudulent Concealment under Section 341.

On that note, be assured I am going to file a publicly accessible complaint with the FSRA, but only after the criminal investigation has been removed from the collared and leashed detectives of the South Simcoe Police Service and it is forwarded to the Fraud Division of the Ontario Provincial Police. I will also be filing a complaint against the detectives at the South Simcoe Police Service through the Office of the Independent Police Review Director, which given the obvious nature of the offences I am hoping will investigate the "motivating" factors that have caused them to be so loyal to the transparently guilty in this matter. Both of those complaints will be posted in full for the public to see as part of our article and included as part of our final documentary. Finally, I will be directly contacting the Crown Attorney and providing them with my evidence. By that time, our viewership will be so high that no official will want to play any more games regardless of the motivation to do so.

We will also be filing a Freedom of Information seeking a copy of the paperwork that Detective Constable Muto presented to me in support of his "mistaken" claims of being within his rights to estimate percentage through a formula of convenience rather than calculating interest through the only applicable formula that is accepted as a

---

**Our focus is our community, and the special people who work to make it better for everybody.**

banking and lending industry standard, and to dismiss empirical evidence on a whim. I will also be demanding a copy of the video recorded of our conversation at the South Simcoe Police Service. Be assured, now that our audience and production budget is to grow dramatically, so will our dedication to this project.

Through our proposed interviews, I am hoping to learn why any of the originally uninvolved third-party corporations, which are now ingrained in this story, chose to step into the spectrum of scrutiny in support of the brokers of Verico the Mortgage Station. We will want our audience to understand what they have possibly gained other than public exposure for associating with obvious criminals. That interest has grown exponentially and will continue to do so. Also, why would the once considered uninvolved brokers show so much subjugation to the only person who seems to have benefited from these criminal offences, even if only for \$500.00? Remember, so far about 97.7% of people who have seen the evidence are supporting our desire to expose these crimes and tell this story.

Renee Dadswell committed a crime. It is just that simple. Regardless of the fumbling tactics of interference being orchestrated by the detectives of the South Simcoe Police Service, the crime(s) are going to be investigated based on the evidence and they are going to be prosecuted. You can see from the 97.7-2.3% response to the evidence exactly where the court of public opinion rules on this matter. It is an act of self-harm for you to be working collectively. You look like Republicans working feverishly to come up with schemes to exonerate Trump, regardless of the legalities, public reaction, and evidence. As is clear from the whining Facebook appeal, asking for blind faith and to ignore the evidence, that the exposure of their crimes is hurting Verico the Mortgage Station. So, why not step up and speak to the allegations? We all know where this is heading, like a train running at full speed to a precipice with no bridge.

I remember about a dozen years ago when my former partner wrote to the owner of Mustang Investigations, trying to advise her to back off on her abusive civil action because there was no chance that I would surrender to bullying. The owner wrote back to tell her that she had no idea who we were dealing with, and that the owner's tenaciousness would ensure that I was stopped from exposing her fraud against hundreds of employees. That was about 32 months before the owner and her sons crawled out of the Superior Court of Justice in Toronto, begging to abandon their claims but not to be charged costs. By that time, they had spent \$400,000.00 in legal fees, hiring nine lawyers including full partners from three different Bay St. law firms, while also losing \$500,000.00 in business due to my exposure of their abuse of our civil court system. Then, within a matter of weeks, as my factual reporting tore away the last shards of their reputation, they lost their most loyal clients, their business, and their beautiful Victorian three level home and office located in the Beaches of Toronto that today would be worth more than five million dollars. One of the sons now tends a bar, while the owner appears to run a not-for-profit animal rescue. They lost everything, and for no reason other than their egos and a narcissistic level of self-righteousness and denial. They could have saved all they had built by being reasonable, but they chose to hold firm to a path that led to self-destruction.

Now, in addition to my considerable level of experience presenting evidence in various courts, and my 100% success rate in arguing litigation, you are also burdened with trying to disparage the creator of a well-established, seven-year-old, not-profit-motivated social enterprise that donates all services, valued so far at about \$700,000.00, to every charity, not-for-profit, and benevolent community group that has ever asked us for help. Are you seriously going to try to convince your clients that a finalist for the "2020 Paying It Forward" award for altruism, presented by the City of Barrie and the Barrie Chamber of Commerce, is suddenly lying for some malicious reason that you will not challenge in court, and that it is clearly the brokers of Verico the Mortgage Station who are telling the truth, despite the fully documented evidence to the contrary and their obvious need to hide? Good luck! By stepping up to the microphone, you will show everybody that you are not afraid to defend your actions.

---

**Our focus is our community, and the special people who work to make it better for everybody.**



The brokers of Verico the Mortgage Station have clearly exhausted the motivated servitude of the South Simcoe Police Service whose detectives and top brass no doubt see on the horizon a looming investigation by the Office of the Independent Police Review Director, likely to be undertaken by the Ontario Provincial Police. It also seems likely that the once fringe third party corporations are getting a bit tired of being treated publicly like unindicted coconspirators due solely to the indiscretions of people who are to them mere minions. It is also obvious from the communications that we have received that your shared potential client base is seeing the truth based on the evidence, and because of our reporting, they are doing business elsewhere. That will hurt not only the brokers of Verico the Mortgage Station, but also all agents of the third-party corporations that have stood by them for whatever reason.


The brokers of Verico the Mortgage Station have lied from the darkness so many times about too many things, while we have publicly exposed their crimes and deceptions using evidence in our own name in the light of day. People see this, which is why we have so much support for our posts. How much damage will the brokers at Verico the Mortgage Station do in the name of pride; to themselves and to those who supported them? How long until the allies turn and walk away in their own best interests? All week I have been watching stories about how Rudy Giuliani or Mark Meadows are expected to flip on Trump. People will do what they must to survive and prosper, and attitudes will change as exposure of these crimes increases. The supportive relationships will end the moment it becomes clear that damage to the third-party corporations exceeds whatever benefit exists from working with the brokers of Verico the Mortgage Station. The need for self-preservation is in essence the corporate version of "pariah syndrome", when family and friends abandon and avoid a person suffering from chronic pain or illness like cancer.

Sadly, that association will not magically disappear, as after we fulfil any broadcast contractual obligations, the video will be released free of charge to various video services like YouTube, of which there are now many, and the online articles will remain. However, any damage from association can be lessened. The only reason Bill Barr is not being indicted with nineteen other members of Trump's elections team is he bailed on the administration before the worst offences were committed. Why wait until it is too late to publicly pull out of this damaging exposure?

In closing, telling the truth is the honourable path to follow, and no matter how many people the brokers of Verico the Mortgage Station "motivate" to help them, the facts will prove out in the end. If you think this story will just go away, consider our past exposés that lasted 32 and 34 months, and which are still talked about by professionals in the legal and the private investigations industries, and amongst police officers in Barrie. All you have accomplished through inaction is to cause the truth to spread, and to assist us in finalizing financing and distribution. It is also because of your continuing collective denial that greater exposure is inevitable. You are now being offered the opportunity to, if not erase the mistakes already made, at least lessen the damage caused by your own decisions. I hope some of you see the wisdom of stepping up to schedule an interview before your corporation suffers greatly due to the actions of those who do not deserve your loyalty.

I reserve the right to include the content of this letter in full or in part as a component of our documentary currently in production and as promotional materials in print, on the Internet, and through any other form of media.

I wish you all a good day.



John Ironside  
Producer/Director  
Five Points Media