

John Ironside

From: Elizabeth [REDACTED]
Sent: October 26, 2023 6:23 PM
To: David Flude
Cc: John Ironside
Subject: Re: New mortgage

Mr. Flude. You truly must think people are stupid, and your explanation is insulting. After receiving your response I read everything Ironside posted about you and I watched all of his company's videos. His work is clean well produced and professional, unlike your accusations that appear vacuous unsupported and offensive to the intelligence of other people. If he was what you claim he would not be putting his name on his work, and you would have sued him a long time ago as he openly taunts you to do more times than I could count. I even went back to watch some of his other videos. The man has credentials from work all over the world and he was selected for an award for altruism in Barrie. nonetheless, you paint him as simply an agitator. You insult me sir as you do anybody to whom you tell that lie. You also fail to mention that those people he - agitated - all lost to his eviednce and several were convicted or fined as criminals. That means he was right, and it is why you will not fight him in court.. Have you watched any of the videos he has produced for the hundreds of charities that are not about your company? I doubt it, but I did. Not all 300 plus of them, but enough. He has worked with everybody from multiple mayors to the chiefs of police. That is one well-connected agitator. I once worked in the courts many years ago and clearly, your agitator is somebody who stands up as we all wish we could. I read through your cover story like you are stamped on tracing paper. As you can see I have copied this email in full to your agitator and i am granting Mr. Ironside my consent to use it as he wishes. I think he is doing a damned good job exposing you and your agents and I would even be happy to chat with him on camera. I am ever so glad I found his reporting about your business. I will also be asking if he can recommend an honest broker. Do not insult me again by trying to whitewash your actions. I will advise my friend of what I have learned and I doubt they will be coming to you for any renewals. i admit I have been angered by your deceptive response as i do not like being lied to. I do not want to hear back from you again.
E.

On Thursday, October 26, 2023 at 04:54:48 p.m. EDT, David Flude <david@themortgagestation.ca> wrote:

Hi Elizabeth.

I'm glad you did do your google search. That's always important to do! I am assuming that the colleague that provided you with my name as a recommendation would be a trusted source. I don't know who that is of course, so I can't refer to that at all. You may want to mention this to them.

The info you and everyone else can see is from a repeat serial agitator. He has been to court numerous times against neighbours, local politicians and we have had nothing but support from our mortgage associates. I will never give out personal info but will say simply - this person will NOT take the complaint to our regulator (FSRA) because there is nothing there. I've told my insurance provider, our network, our legal counsel and my regulator (FSRA) of this situation. There is nothing aside from a severely disgruntled individual trying to promote his own business. There were multiple police investigators who reviewed this too. Again, nothing.

I've been doing this for over 20 years and had zero complaints with regulators. I'm proud to say I have worked with many clients who have been in very difficult positions and helped them get into much better places. That is who we are at our office.

I'd love to speak with you and work on your mortgage needs too. This is my livelihood so it's important to me. I have nothing to hide and will be upfront with you.

But, I fully understand if you feel it is too much to deal with and are moving on.

Thanks, David.

On Thu, Oct 26, 2023 at 4:06 PM Elizabeth [REDACTED] wrote:

Mr. Flude. Thank you for getting back to me, but after I emailed you I Googled your name and your business, and I am sure you know what I found. I will be discussing options with other brokers.
Elizabeth

On Thursday, October 26, 2023 at 12:45:18 p.m. EDT, David Flude <david@themortgagestation.ca> wrote:

Good afternoon Elizabeth.

Thank you for reaching out to me today. The move sounds like a great opportunity and who does not want to be on the water? Lake Simcoe is active, clean and there are many things to do.

Key for me is the application which I can get to you as an attachment, an email link to do online or we can speak over the phone. Whichever you prefer.

Often, if you get most of the info to me via the online application, we can get further along on a follow up call where I have a much better handle on your personal situation.

[Online Mortgage Application \(mortgageboss.ca\)](https://mortgageboss.ca) If you don't know an answer, just move past it and we'll get the details later.

What is your time frame?

Who is the colleague? I would like to thank them for trusting me enough to pass my name along to you. That is appreciated and never taken for granted. As well, I never ever discuss your deal with them and vice versa. That is my personal way on top of being a professional approach.

Let me know what's best for you, David.

On Thu, Oct 26, 2023 at 10:31 AM Elizabeth [REDACTED] wrote:

Good morning Mr Flude. I am moving from the city with my children into an all seasons cottage on Lake Simcoe. I was recommended by a colleague to contact you to discuss mortgage options. the property is valued at \$1.4 m, and I have about \$600,000.00 available. I am self-employed and this is my first house purchase. What would be the first steps?

Elizabeth [REDACTED]

--

David Flude, M08001108
416-832-6812 - david@themortgagestation.ca
Verico, The Mortgage Station #11707

--