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Subject: Mainstream media interest in story of loan sharking at Verico the Mortgage Station
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Good morning, all. I hope you enjoyed the Superbowl weekend. I am not a fan, but I was told it was a good game.

I know that most of you follow our [Latest News](#) page, some openly and some through proxy servers, so most of you will be aware of the recent rush of mainstream media that has come to the website at www.themortgagestation.tv, which we are publishing and updating daily to promote our yet to be named exposé documentary about fraud in the mortgage brokerage and real estate industries.

[If you have chosen to remain in hiding, wallowing in denial](#), during the past three weeks, [we were approached by a producer from a US media conglomerate](#) that I will not work with because they are not known for honesty in their reporting. We have also been researched heavily by a corporate-owned Canada-wide media corporation, and most recently by the Canadian Broadcasting Corporation. All of those stories, or links to them, can be found on our [Latest News](#) page.

Our decision to move our story away from our [Five Points Media](#) website about six weeks ago has paid off well for us. The result has been discovery and interest shown by these various media companies which have opened new pathways to selling the finished documentary. It has also caused an increase in our budget, as investment seems much more likely now to return a profit.

Also, the story of how the fraud committed by the brokers at Verico the Mortgage Station caused considerable [ripple-effect damage to local charities, not-for-profits, and benevolent community groups](#) has sparked more interest from previously unharvested factual angles, including exposure through massive community and charity networks and assistance from social media influencers.

If you don't understand how that works, I recommend you look at the third-party video found on our [Latest News](#) page, dated February 08, 2024. It is a bit cliché but is a good lesson for those who don't often deal with charities. Most of us have no idea who sits on the board of directors of some of those charities. I feel obligated to point out that this new perspective is not truly new, as [I scraped the surface of the issue back on June 18, 2022, almost two years ago](#), but did not pursue it until now.

As you will know [from my profile](#), I have worked in mainstream media on both sides of the Atlantic, including as the Deputy Editor of a national European newspaper owned by the Washington Times, and as a videographer working in Bosnia and the first Gulf War. As such, I know that the process can be slow and methodical or lightning-fast. It

all depends on timing, what else is in the news, what kind of story they are looking for, and time-slot trafficking. Given the duration of our reporting and the 39 pages of evidence-supported and cross-link material that they will need to go through, not to mention our videos, I would say the longer process is more applicable here. Their investigative reporting will also take a bit of time as they will need to interview me and others, and twenty-minute-long reports like those often presented in “CBC Investigates” or “The Fifth Estate” simply take time.

Our story is one of [lies, manipulation, and loan sharking](#) used by a provincially licensed mortgage brokerage to defraud seniors and veterans. That understandably sparks interest as Canada’s population is growing older and more people feel vulnerable to a variety of scams. Add to that our [more than modest level of altruism](#) and [donation of services to the community](#), and you draw interest like that [expressed in this video by the host of a simple Rogers Community Programming piece](#).

Further, [I have now decided to take the issue of omission of evidence, as committed by Detective Jason Muto of the South Simcoe Police Service](#), before a Justice of the Divisional Court, seeking a judicial review. I have conferred with independent legal counsel, and [there is no justification for Muto’s decision to arbitrarily omit the bank statement and mortgage funds disbursement record that prove the crime of usury against Renee Dadswell](#) or [to knowingly use the wrong formula to make his figures work in favour of wealthy brokers](#). I am currently researching my obligations, as the process is different from the Superior Court of Justice where I have enjoyed a 100% success rate in litigation. There is always a learning curve to filing a civil claim and presenting evidence effectively.

Once the truth is revealed, based on the evidence that will not be omitted, I will seek a full investigation of both the brokers at Verico the Mortgage Station and the South Simcoe Police Service, which I will ask to be undertaken by the Ontario Provincial Police Financial Crimes Division. [They will likely be much less interested in being ‘motivated’ to conduct a blatantly biased investigation](#). Before you scoff at this scenario, [understand that during my last case](#), argued in the Superior Court of Justice in Toronto, I not only defeated nine lawyers from three Bay St. law firms, but I also caused one upwardly mobile, soon-to-be partner, to instead be fired, and two other lawyers to resign.

For more than 600 days, you have collectively demanded through your actions, your denial, and your need to hide, that your reputation be tainted by the truth of your actions. I also understand that your inability to deal with this matter has also affected each of you economically. This has occurred only because you chose collectively to try to conceal the criminal actions of Renee Dadswell after she stole from me through usury or loan sharking, with help from Lisa Purchase. You are also not fooling anybody, as is clear from [this final rant of a comment that was sent to David Flude by a referred client after he lied to her about who I am and why we are reporting on this story](#).

“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 evidence 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."

To paraphrase a famous cartoon team of investigators, 'The gig is up!' Some of you know this. Some of you are still in denial. Regardless, you don't all have to go down with the ship and watch your reputation be forever destroyed by the actions of others. The poor character of one does not have to destroy you all.

It is unfortunate that the broadcast of this fully factual and evidence-supported story, by any of the networks or through our exposé documentary, will likely do considerable harm to all three brands that are directly connected to this story of crime and coverup. It does not have to be that way. It was never our intention to harm any of you, but you made it necessary when David Flude, as head broker at Verico the Mortgage Station refused to address the initial crime, and W. Mark Squire, President and Chief Operating Officer, Verico Financial Group and Yvonne Ziomecki-Fisher, Executive Vice President Marketing and Sales for HomeEquity Bank chose to turn a blind eye to my documented complaints of being defrauded while investing in their services and product. We remain a better option for you to deal with than the investigative journalists of CBC or any other media network.

When considering your decision, [remember that Mustang Investigations, who abused civil litigation to try to silence the truth of their fraud against employees](#), ended up shunned by their industry and abandoned by their clients, resulting in the closure of their business after they spent \$400,000.00 in legal fees and lost \$500.00 in business. Further, consider the story of Digital Video Productions, who turned to a

local politician for influence with the police after we exposed how they had defrauded the government. That story resulted in the business going under, the once highly respected detective being reduced to uniformed evidence management, and the politician being publicly disgraced. The crime is real, the judicial review will be based on all the evidence, and the reporting will be seen across Canada within a time much shorter than our 600 days of reporting.

I understand this is not how you were told this story would end, but you chose to listen to a man who was too afraid to meet with me to face the evidence, who lied six times in two emails (1) (2) to evade filing a report with the Financial Services Regulatory Authority of Ontario (FSRA), and who [threatened to take this story before the Superior Court of Justice, through an anonymous threat of legal action](#), but who is now more than a month past his line in the sand and he has done nothing. It also looks from our follower logs that David Flude can't find a lawyer who will take on a case that is quite obviously intended as [Strategic Litigation Against Public Participation \(SLAPP\)](#) litigation. Lenders, to confirm our authenticity, which I have no doubt has been misrepresented to you, I invite you to review our commercial services website at <https://www.3bsolutions.ca/index.html> and references for our social enterprise not-for-profit community channel at <https://www.fivepointsmedia.ca/testimonials.html>. You are not seen by us as any kind of co-conspirator, and you deserve to understand [who we are, the facilities at our disposal](#), and [our history of journalism and documentary production](#).

To the lenders, I say it is in the best interest of your respective regulated corporations to review our website and specifically our [Latest News](#) page that includes all the latest updates. I know some of you are following our story, as we have conversed via email with some of you, but we have never outed the identity of any of you. We feel no need to do so, as all you have done is business with the brokers at Verico the Mortgage Station and Verico Financial Group Inc. Of course, we do not know who CBC or more likely the American media conglomerate will focus on or name in their reporting.

Remember that this story started with the theft of \$450.00, [\\$200.00 of which Renee Dadswell was begrudgingly forced to return](#). It is only because of chronic denial and hiding that the story has now blown up into a subject of interest for three media networks. How much longer do you think you can maintain the silence? Are any of you paying attention to what is happening? Do you not understand that you are not fooling anybody and that all you are doing is drawing more attention to your crimes, your missing morals, and your willingness to defraud those you have promised to serve ethically?

I am currently open to speaking one-on-one with any of you, either on camera or on a without-prejudice basis.

Regards,
John Ironside
Producer / Director
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Throughout 2014-2024, our crew at 3B Solutions and Five Points Media has been identified as the “Best Videography in Barrie” by Three Best Rated; an independent consumer advocacy group that bases their ratings on testimonials and referrals from local businesses.

(<https://threebestrated.ca/videographers-in-barrie-on>)