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Subject: Verico the Mortgage Station loan sharking documentary
Date: March 15, 2024 12:35:22 PM
Attachments: [24-03-15-idi-at-laundry.jpg](#)

Good afternoon, and happy Friday.

Most of you know who I am, but for the lenders who might not, and for those viewing this email on our website as a first-time visitor, my name is [John Ironside](#). [According to David Flude's reply to an email from a potential client named Elizabeth, who outed him for deception and misrepresentation, I am known to the brokers at Verico the Mortgage Station as the 'agitator'.](#) Given the evidence of his character, as demonstrated so far by his actions, it is not surprising that this personal assessment of me is far from the truth.

I am the producer of community programming at [Five Points Media](#), located in Barrie. We are [a highly-respected, multiple award-winning](#), not-for-profit social enterprise media service that [has donated more than \\$700,000.00 worth of fully gifted services through the production and donation of more than 350 fundraising and educational videos for more than 180 charities, not-for-profits, and benevolent community groups.](#) Our services have been deemed so valuable to our community that in 2020, at the height of the pandemic, [we were nominated and voted to the highest level for an award for altruism that was presented by the City of Barrie and the Barrie Chamber of Commerce.](#) [Our production capabilities have been significantly reduced due to the actions of the brokers](#) at Verico the Mortgage Station, but we are still helping as we can. Our latest video, for the March Mullets campaign for Simcoe County Youth Mental Health will be uploaded sometime today.

The attached picture is of me last night, helping as a volunteer for [Ryan's Hope at a coin laundry, where we provide the soap, dryer necessities, and the coins needed to assist struggling families and our homeless community to do their laundry.](#) The program is intended to remove the need for a choice between buying food or doing laundry.

The night before that, [we travelled to two homeless encampments to help those in the greatest need](#); one group sought help due to eviction and the other's need stemmed from a fire. Everybody talks about helping those in need, but our small team puts boots on the ground, and we get our hands dirty. Like any business, yours should be concerned about your public image online, and in that light consider these comments: "WTG John. Bravo!. Great work John. You are a giving soul. Love this! Great. A need no one else has thought of - and then did something about it."

[Three nights a week we are out on the streets, pulling wagons filled with food, blankets, and personal hygiene supplies to provide the necessities of life to the most needy and unprotected people in our community.](#) Does any of that sound like the lifestyle of an agitator? If not, why do you and others continue to listen to or believe David Flude's excuses? There is little wonder why we are attracting so much attention from mainstream media on both sides of the border, and from groups associated with the mortgage industry,

homelessness, and social justice.

Sufficed to say, the brokers at Verico the Mortgage Station are not about to destroy our reputation with a few false claims and open-faced lies. As Elizabeth noted: [“Mr. Flude. You truly must think people are stupid, and your explanation is insulting.”](#) Her understanding of the situation is reflective of the famous quote by Abraham Lincoln: “You can fool some of the people all of the time and all of the people some of the time, but you cannot fool all of the people all of the time.”

All I have ever asked of the brokers at Verico the Mortgage Station and their allies W. Mark Squire, President and Chief Operating Officer, Verico Financial Group Inc. and Yvonne Ziomecki-Fisher, Executive Vice President Marketing and Sales of HomeEquity Bank, is [an on-camera interview through which you could use the medium of our exposure and our own growing audience to debunk our allegations using evidence that would show we are incorrect, lying, or malicious in our reporting.](#) That opportunity would cost them nothing but a few minutes of their time. [The same can be said of our offer to meet on a without prejudice basis to discuss the accuracy of our reporting and to review whatever evidence they claim will exonerate them.](#) So far, we have heard nothing but crickets.

If they have done nothing wrong, as is their claim, [there is no legitimate reason for hiding. It is their lack of confidence that is costing them more every day in income, credibility, lost opportunities, and reputational damage.](#) They are also showing Canadians across our land why [they should not trust a broker over a bank. We know because we get the emails.](#)

There is good reason for their frequent late-night visits by the brokers at Verico the Mortgage Station and their allies (<https://themortgagestation.tv/index.html> - March 07, 2024), the multiple hits from each of them on our stories each day, and the fact that many of them, most significantly Ms. Ziomecki-Fisher, spend enough time on our stories to justify being paid as a proofreader. It is also clear that they are not all focused on the same concerns, and that the patterns seem to foretell that somebody is going to be “thrown under the bus” sooner than later.

It is also understandable why other brokers working under the flag of Verico, some of whom have been BCC'd to this letter, have reached out to us using third-party email accounts, and also employees of HomeEquity Bank. Those independent and invested human beings persist in visiting our reporting despite apparently being told to stay away from our websites. It is also obvious that the brokers at Verico the Mortgage Station and/or their allies have researchers, lawyers, and even academia from various universities squirrelling away chestnuts of information they no doubt believe they can use against us at a later time.

People do understand why these ‘ethically bound financial professionals’ are taking no action to stop our reporting, be it civil action or sitting to meet under the umbrella of a non-disclosure agreement. [I substantiate that claim through the email of Elizabeth, included above. I can assure you from comments, emails, and phone calls received, that ‘people are not stupid’.](#) The brokers at Verico the Mortgage Station and their allies are all asking normal people to trust them to oversee the biggest investment of their lives, yet they do nothing to protect themselves against our fully supported allegations of loan sharking that all three accused brokers have confirmed in writing.

This story is not going to simply disappear, and the strength of the corporate collaboration,

the grip on their brokers and employees, and their influence over the lenders are all weakening with time. Learning the truth after being lied to tends to cause people to become angered, resulting in costly lost opportunities and the termination of alliances. We are already seeing signs of significant panic in one corner of the current triad of collaboration.

We ask the lenders to do their own research and to consider the character of those telling this story. On one [side you have a team that is dedicated to their community in which they actively help and support every benevolent group that comes to them for assistance](#). On the other, you have trusted brokers [who have all admitted to committing fraud by usury against a senior and veteran](#), then lied six times in two emails (1) (2) to evade investigation by the Financial Services Regulatory Authority of Ontario (FSRA), then [hid for 18 months to evade having to answer for their actions](#), then ['motivated' an officer of the local South Simcoe Police Service to omit evidence and falsify calculations](#), and then ['threatened' our producer and specifically our twenty-something-year-old interns and apprentices with an unscrupulous Strategic Litigation Against Public Participation \(SLAPP\) lawsuit through a lame, legally unsupported, do-it-yourself allegation of libel that we so fully debunked, the anonymous writer representing the interests of the multi-million and multi-billion-dollar corporations lost the courage to file the claim in any court throughout the past seventy days](#).

Currently, several brokers have now gone from visiting our stories to writing to us directly, albeit usually anonymously, as is the case with several lenders. In time, we hope they will learn they can trust us, as we have not exposed any of them. Unlike those who have hidden from the truth, we work on trust earned through the presentation of evidence and we hope that they will be more open regarding who they believe.

As a student of history, I have to say that the current path followed by the brokers at Verico the Mortgage Station and their allies is one of self-destruction. When they started their National Socialist movement, the low-level activists did not see themselves as the bad guys. A decade later, they were all wearing jackboots and murdering millions of innocent people. Similarly, nobody joined Trump's team at the Whitehouse expecting it to result in multiple indictments and 91 criminal charges. He was the President of the United States, yet he is ultimately being held accountable due mostly to media pressure that would not go away. If that is his belief, David Flude is mistaken in holding to the frail hope that we will one day walk away from our reporting of his criminal and ethical abuses of trust.

The brokers at Verico the Mortgage Station [may have been able to abuse their local economic influence to sway police and Simcoe County Council](#) interests in their activities, and their multi-million and multi-billion-dollar corporations may be able to quell this story in some mainstream media. However, they know we are growing, and grassroots organizations are the most influential force in our world. Greenpeace, of which I was once an activist and video producer, started as six hippies on a tugboat protesting nuclear testing in Alaska, and now they are a \$50 million a year organization with considerable international influence.

The brokers at Verico the Mortgage Station continue to retain a small amount of money that they stole through usury or loan sharking. They have also never acknowledged their criminal actions nor offered any kind of apology. That means they have no remorse which tells me they will do it again and again, ripping off one unsuspecting senior after another.

So, in that light, [this story will continue to be boosted and shared through the services of our anonymous search engine optimization expert](#) until such time that we hear of the closing of Verico the Mortgage Station. Both the South Simcoe Police Service and Simcoe County Council abandoned those they are sworn to serve by renegeing on properly investigating this matter. So, as media, we will continue to take up the torch of protecting our most vulnerable citizens. Given our reputation for personally providing care for our most destitute, any court would see this action as very much in line with our business ethics. At this point, we doubt David Flude will ever find sufficient grounds and courage to challenge us in any court of appropriate jurisdiction.

There appears to be no end to the denial of the brokers at Verico the Mortgage Station and their allies, but we are journalists and producers of socially poignant documentaries, so we respond to darkness by bringing in more light. Effective next week, we will be engaging in a Social Media campaign using specialized software that posts and boosts our reports simultaneously to multiple platforms. Our campaign will be based on the idea of Mortgage Fraud in Canada, which will attract stories about various lenders and brokerages that we can include in our documentary.

Given the dramatic rise in homelessness and our connection to agencies that help them, we are confident that this campaign will attract a lot of feedback from those who have been, or feel they were cheated by a broker or lender, and that many of the posts will be shared widely. This is a legitimate issue in today's world, and we need to address it without the motivated blindness of police officers and politicians who have self-serving agendas. The various social media accounts are confirmed, and we have compiled a large list of boards and groups onto which we can share our content.

It is your choice which side of this issue your corporation wishes to be seen to support, and I am sorry for those who cannot see the truth that is so obvious to the 97% of people who have visited and supported our story. The only outstanding concern by those who have reached out to us is the one-sided reporting. However, they all see that we have offered the brokers at Verico the Mortgage Station and their allies multiple opportunities to step up and that it is they who have chosen to scream into a vacuum by lying.

So far, representatives of two lenders have agreed in their own best interests to be interviewed, although they are not likely to admit it for now. Also, several brokers of Verico Financial Group Inc. and other brokerages whose businesses are being affected by our exposure of the criminal abuses of trust by the brokers at Verico the Mortgage Station have noted they are interested in saying their piece.

For more than 635 days, the brokers at Verico the Mortgage Station and their allies have hidden from this story, which due to their efforts is now being accessed by thousands of potential customers, not only for them but also for each of the lenders and other brokers working under Verico Financial Group Inc. They have also done nothing for 70 days but wallow in denial of their threat to sue us through a reprehensible Strategic Litigation Against Public Participation (SLAPP). We don't have to tell you that there must be a reason for both of those cowardly choices.

Although unconfirmed, Albert Einstein, arguably the greatest mind of our times, is credited with saying: "Insanity is doing the same thing over and over and expecting different results."

A copy of this letter will be posted later today on our website on a new page that will be accessible at <https://themortgagestation.tv/letter-to-lenders-public-image.html>. We welcome you also to review the Latest Updates at <https://themortgagestation.tv/index.html>.

I wish you all a great weekend.

Regards,
John Ironside
Producer / Director
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Throughout 2014-2022, 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>)