

EMERALD

CERTIFICATE OF MORTGAGE EXCELLENCE

The Mortgage Centre - Mico Financial

is recognized for exceptional performance, contribution to our mutual success and meeting the standards for Leadership in Lending through:

- Consistent Innovation
- Outperforming Competitors
- Building a Strong Industry



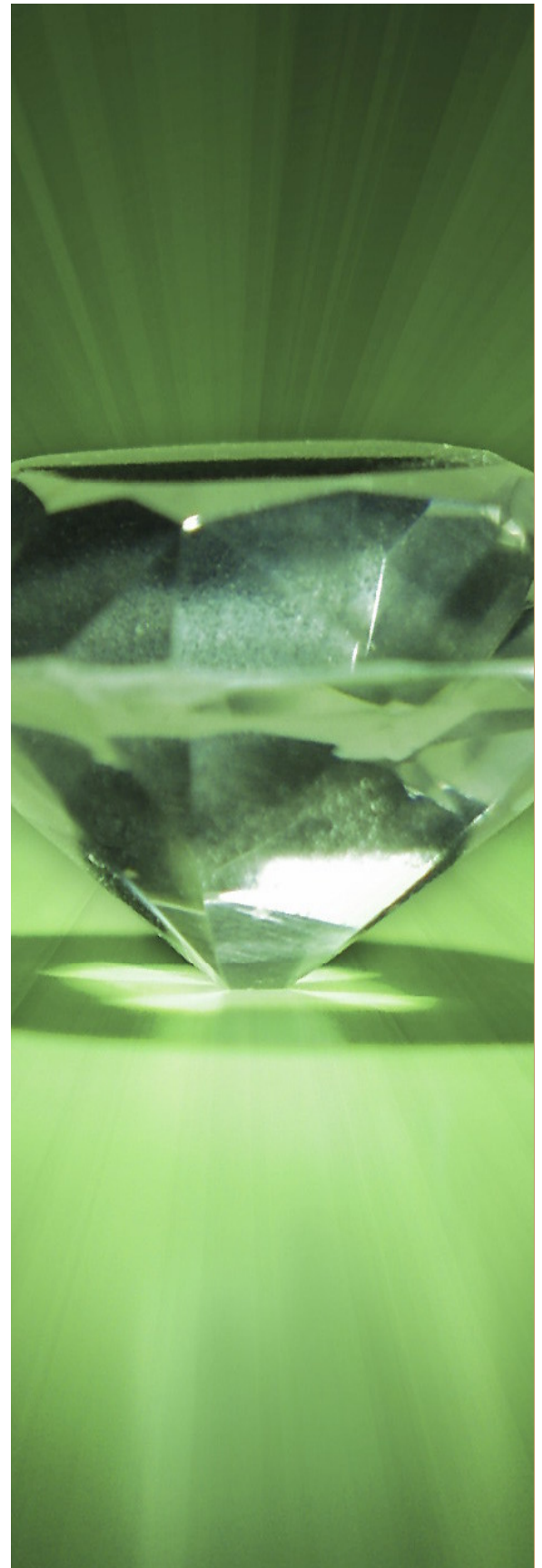
Tim Mezik
President
Firstline Mortgages



Shane Lapointe
VP Sales, Western Canada
Firstline Mortgages



Vesna Vasic
VP Sales, Eastern Canada
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