



# Real Estate - Tax, Legal, and Financing Considerations

*Thursday, December 7, 2017*

*2:00 PM - 5:00 PM*

*Toronto Dominion Centre*

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## Overview

We are all exposed to real estate, as users, investors, advisors, or owners. This may be personal or business related. How to finance it is very valuable knowledge. How to structure projects, investments, acquisitions, or leases is vital. What's tricky is knowing the HST / GST rules in the different scenarios. In this event we will cover each of these critical categories. Our presenters are expert in their field. They can advise on best courses of action. In the case of real estate financing, Scott Cameron can quickly assess whether your transaction is financeable and what the best source of capital is. Ryan can ensure you have the right legal and tax structure. Lloyd will ensure you avoid the pitfalls and traps of HST, as there are many, and for the novice, easy to fall into.



# Agenda

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- 1:30 - 2:00 Registration**
- 2:00 - 3:00 Structuring Real Estate Projects - Legal and Tax Considerations**
- Ryan Morris, Tax Co-Chair, [WeirFoulds LLP](#)
- 3:00 - 3:45 Real Estate Lending Policies, Industry Practices, Current Developments in the Lending Market**
- Scott Cameron, President and Founder, [Cameron Stephens Mortgage Capital Ltd.](#)
- 3:45 - 4:00 Break / Networking**
- 4:00 - 5:00 HST & Real Property Issues (focus on commercial property, long and short term residential rentals and joint ventures)**
- Lloyd Newton, SLF
- 5:00 - 6:30 Wine & Cheese Reception**

# Location

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*Toronto Dominion Centre*

*66 Wellington Street West / Suite 4100 / Toronto / ON / M5K 1B7*



# Speakers

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**Lloyd Newton CPA, CA** has practiced in the area of GST/HST since the introduction of the GST in January of 1981. The focus of his practice is to make clients aware of their responsibilities and entitlements under the GST/HST legislation and to assist the taxpayer on the problem resolution process with the CRA.

He has made numerous presentations on the GST/HST. This presentation will focus on the GST/HST as it applies to real estate including some of the traps that taxpayers fall into.



**Scott Cameron** is President and Founder of [Cameron Stephens Mortgage Capital Ltd.](#), a leading non-bank lender in the Ontario and Alberta marketplace. The company currently has \$900 million in mortgages and real estate loans under management. Prior to starting Cameron Stephens Mortgage Capital Ltd. in 2004, he was a Founding Partner and President of MCAP. A well-known industry speaker and former director of BILD and Tarion Warranty Corporation.

Mr. Cameron is a graduate from the University of Toronto and holds an MBA from the Ivey School of business.



**Ryan Morris** is a tax partner and Co-Chair of the firm's Tax Group. His legal practice focuses on various areas of domestic and international taxation, including advising on mergers and acquisitions, structured investment products, financings, employment issues and a broad range of corporate tax matters. Ryan also represents clients with voluntary disclosures, audits, and appeals, and he has been lead counsel at every level of court, including the Supreme Court of Canada.

Ryan regularly presents on income tax topics at conferences and other venues and has been quoted in national publications on income tax matters. Ryan is the Tax Editor of Ontario Corporate Law & Practice and is also the co-editor and a frequent contributor to the Current Cases feature of the Canadian Tax Journal, the flagship research publication of the Canadian Tax Foundation.

