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National **Mortgage Brokerage**
of the Year.

Join the Elite.

- Branded Mortgage Products
- Branded Insurance Products
- CRM Program
- Agent Training Program
- Coaching Program
- Advanced Intranet
- Leasing Program
- Training Webinars
- Consumer Newsletters
- Lender Partnership Programs
- Exclusive Business Building Systems



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New Heights

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over 150 locations nationwide
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www.verico.ca/agent

NEW

Corporate Customization Program.
Your Business. Your Brand. Your Way.

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At VERICO we have everything you need to make that happen for you.

VERICO®

Setting
THE STANDARD!



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E-mail www.verico.ca or visit www.verico.ca or call 1-866-983-7426 to find out more.

VERICO®

Looking for the
BEST mortgage?
A VERICO expert
can help.



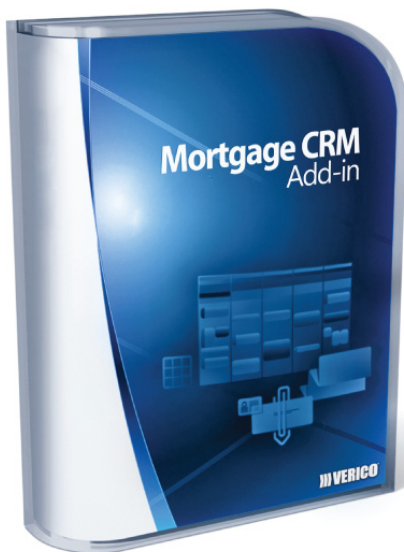
Our knowledgeable and experienced mortgage experts ensure access to a variety of competing lenders, saving you time and money. Whether buying a home, refinancing your mortgage, borrowing to invest, or consolidating bills, contacting a VERICO mortgage expert ensures you get the best product available.



Hundreds of offices across Canada.
Visit www.verico.ca to find a VERICO mortgage expert near you.

ADVERTISING

1



Works with:
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IT'S FREE

Import from Filogix Expert*

Access clients in Outlook*

Merge to Microsoft Word*

Export to Microsoft Excel*

Search Your Client Database

Sort by Mortgage Fields

Schedule Client Tasks Automatically

Send Customized E-mail & Letters

Use Graphic E-mail Templates

VERICO

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VERICO

Finding the right company to help fuel your business success is a big decision.

VERICO makes it easy.

CMP
Canadian Mortgage Professionals
Winner of 2008 CMA Award
over 100 locations nationwide

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The Key to your Business Growth

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VERICO

Our 3rd Anniversary!

7.5 Billion

150+ Member Locations

Canada's Elite Mortgage Brokers' Network

CMP
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Winner of 2008 CMA Award
over 100 locations nationwide

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You want the best for your clients.
Partner with a **VERICO** Mortgage Professional

VERICO is an exclusive mortgage brokerage network and only accepts the top leading professionals in the industry. With these high standards in place, you can be assured that when you work with a VERICO Mortgage Professional you are working with the very best.

As a VERICO Mortgage Professional you provide:

- Expert mortgage advice
- Direct access to multiple lenders
- Referral streams and lead sources
- In-house programs
- And more!

VERICO
CANADA'S ELITE MORTGAGE BROKERS

Search for a VERICO Mortgage Professional near you at www.verico.ca or call 1.866.983.7426 to find out more.

You want the best for your clients.
Partner with a **VERICO** Mortgage Professional

VERICO is an exclusive mortgage brokerage network and only accepts the top leading professionals in the industry. With these high standards in place, you can be assured that when you work with a VERICO Mortgage Professional you are working with the very best.

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CANADA'S ELITE MORTGAGE BROKERS

Welcome to the 5th Annual VERICO Member Appreciation Dinner



Thank You to our Partners...



























CANADA'S ELITE MORTGAGE BROKERS

Live Dance Performance!

Monday	Tuesday
2:30	12:30
3:05	1:05
3:40	1:40



Winner 09  09
Mortgage Brokerage of the Year

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POSTERS

3

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VERICO CRM

- Import from Filigix Expert
- Access clients in Outlook
- Search Your Client Database
- Sort by Mortgage Fields
- Schedule Client Tasks Automatically
- Send Customized E-mail & Letters
- Use Graphic E-mail Templates

SMARTPHONE CALCULATORS

- Calculate Payments
- Purchase Qualifier
- Income Qualifier
- Amortization Table
- Expense Breakdown
- The Latest Rates
- Find VERICO Brokers

CANADA'S ELITE MORTGAGE BROKERS

Winner 09 Canadian Mortgage Awards

Mortgage Brokerage of the Year
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VERICO Presents:

Craig Newmark
founder of **craigslist**

About Craigslist: Craigslist is a network of online communities featuring free online classified advertisements for jobs, internships, housing, personals, for sale / wanted, services, community, gigs, and resumes, among other categories.

Started in 1995 in Craig's bedroom as a simple email exchange service, Craigslist now has around 20 billion page views per month and 50 million unique visitors, making it the 7th most visited site on the internet. Craigslist serves more than 370 cities in 55 countries in 6 languages. The site gets 1 million job ads a month, and 40 million other monthly listings. With a triple-digit annual growth rate, Craigslist is growing so fast that these numbers will probably be out of date by the time you read them. Its sole source of revenue is \$25 employment ads in 17 US Cities. 99.2% of Craigslist advertisements remain free. Craigslist has a staff of 28.

About Craig: Craig has a Masters Degree in Computer Science from Case Western University and 30 years of IT experience at companies such as IBM and Bank of America.

In 1995 while Craig was working at Schwab, he started craigslist as an email list for friends and co-workers about events going on in the San Francisco Bay Area. In 1999, Craig retired from IT consulting to work full-time on craigslist. What started as a fun side project in Craig's living room has since grown into one of the busiest sites on the internet. Craig also spends his days working as a customer service rep at craigslist.

Craig continues to embrace his inner nerd though he no longer wears thick black glasses that are held together with tape, and he retired the plastic pocket protector some years ago.

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Mortgage Brokerage of the Year

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VERICO MORTGAGE

Rate Buster

The VERICO Mortgage 5 Year Fixed Rate Buster program allows you to offer your clients discretionary pricing with preferred VERICO buy down options.

Program Features

- 10 bps off the VERICO Mortgage 5 year fixed rate
- Up Front Compensation Fee option reduced by 25 bps (125bps to 100bps)
- Trailer Fee Compensation Origination option reduced by 25 bps resulting in 65 bps Origination Fee.
- Trailer fee will continue at 15 bps per year (fixed) Up Front Compensation

EXAMPLES: 10 bps rate discount compared with reduction in Origination Fee by 25 bps.

Mortgage Amount	What 10 bps rate buy down would cost	How much the 25 bps reduced commission is	Difference between value of rate discount & reduced commission
\$200,000	*\$801.84	\$500.00	+ \$301.84
\$250,000	**\$1002.30	\$625.00	+ \$377.30
\$300,000	*\$1202.76	\$750.00	+ \$452.76
\$350,000	**\$1403.22	\$875.00	+ \$528.22
\$500,000	**\$2013.54	\$1250.00	+ \$763.54

* - Calculated on 35 year amortization, 5 year term, buy down rate from 3.99% - 3.89%
** - Calculated on 35 year amortization, 5 year term, buy down rate from 3.89% - 3.79%

to learn more
CONTACT CHAD DYER, MEMBER SERVICES MANAGER
chad.dyer@verico.ca | 1.866.983.7426 ext. 341

Gifts of Hope Charity Sale!

ALL PROCEEDS GO TOWARDS PLAN CANADA

EACH ITEM PURCHASED QUALIFIES FOR AN ENTRY TO WIN a \$1,500 TRAVEL GIFT CERTIFICATE

VERICO IS A PROUD SUPPORTER OF **Plan** Founded in 1957 as Foster Parents Plan

\$40/Each
\$100/3

VERICO
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EXCLUSIVE VERICO PRODUCTS

VERICO Insurance
Offer your customer peace of mind while enjoying the following benefits:
Up to 50% of the First Year Premium
Industry Leading Pricing and Compensation
Network Loyalty Fee

VERICO Mortgage
We realize it is important to concentrate on your business today, but it is just as important, if not more important, to concentrate on your exit strategy from the business.

VERICO Mortgage provides leading product features, branding, service, and rates. It also offers a lifetime revenue commission and the first trading year program in the country. VERICO Mortgage is an exceptional product that allows you to build your business today while planning for tomorrow.

VERIMob
all in one database product (not yet launched so can be included for now!)

VERICO
KEEPING YOU INFORMED & YOUR BUSINESS AT THE FOREFRONT

E-mail Discussion Group
Network with other VERICO brokers across Canada and share helpful information.

Weekly NewsWings
An economic snapshot sent out 3 times a week giving everyone a highlight of what's happening in today's economic world. This piece can be sent to clients and referral sources.

Rate Updates
Accurate, easy to read rate sheets sent to you and your agent's e-mail addresses daily.

Quarterly Leader Volume Update
Sent to brokers but can be passed to agents to show where we are nationally with preferred lenders.

Network News
A monthly VERICO Newsletter highlighting internal events, product announcements, and lender information that can also be forwarded to your agents.

Nationwide Brand Recognition
Our award winning national print campaign is visible in magazines such as Canadian Mortgage Professional and mortgage association publications and directories, including CANADIAN MORTGAGE AND FINANCE. VERICO also participates in various industry held trade shows and events throughout the year, ensuring that the VERICO brand remains at the forefront. And thanks to our strength in numbers, our brand recognition is reinforced through individual office efforts in each and every community we serve across Canada.

VERICO
CANADA'S ELITE MORTGAGE BROKERS

JOIN THE LEADING NETWORK
Day after day you push yourself to deliver more value and reach new heights. You expect the same from your business associates. Whether you want to grow your business, offer additional products, or want to switch to a better national network, joining VERICO is a wise choice.

No other network offers the unique combination of benefits that VERICO does. Being a part of the VERICO Network means you can continue your success while building equity in your business and your brand. VERICO's remarkable success and unprecedented growth ensures that you have access to the most competitive commissions as well as the best systems, products and tools that the industry has to offer.

What does that mean for your business? Membership has its privileges.

AS AN OWNER

- You Own 100% of Finders Fee
- You Own 100% of Top Level Volume Bonus
- You Own 100% of All Other Gross Revenues
- You Own 100% of Your Customer Data
- You Retain Your Brand
- You Share the VERICO Brand
- You Own 100% of Your Business

WE PROUDLY SUPPORT

CAAMP ACCHA
IMBA
AMBA
mbabc

"The ability to be part of something big while maintaining independence"
Barry Gray

"Unlocking the Potential for Excellence"
Drew McFadden



VERICO
CANADA'S ELITE MORTGAGE BROKERS

Products & Services

WWW.VERICO.CA Ph: 1-866-983-7426

STRENGTH IN NUMBERS - 150+ Independent Broker Member Firms, 200+ Locations, 1200+ Agents, 9+ Billion in Mortgage Loan Production.

CUSTOM MORTGAGE ORIGINATION SYSTEM - Exclusive VERICO branded versions of Filogix Expert with unique features.

VERICO CRM PROGRAM - Free customized CRM program that syncs to your existing Filogix Expert database. Hundreds of templates available including emails, memos, letters and mortgage newsletters. Marketing materials are customizable to the brokers' needs.

VERICO INTRANET - Access to industry announcements, lender and supplier information, calendar of events, business and marketing templates, business hints and tips, calculators and more.

VERICO WEBSITE - Sleek, modern design with easy to navigate features. VERICO corporate website provides valuable information for members, consumers and agents.

VERICO MORTGAGE - Branded VERICO mortgage product with trailing revenue. Best compensation in the marketplace that offers agents a greater split than with most other lenders.

VERICO INSURANCE - Branded VERICO insurance product. Enjoy up to 100% of the First Year Premium, industry leading compensation and pricing.

BLACKBERRY & IPHONE CALCULATORS - VERICO offers a variety of customized calculators that operate on your Blackberry & iPhone/smartphone devices. The calculators can be downloaded at <http://verico.ca/calculators/>

AGENT WEBSITES (VERISITE) - Easy to use personal website development tool that will enable you to quickly create, modify and publish your own mortgage Website. Fully customizable with your personal information, company colors and logo. Featuring useful content, calculators, rates, tools and information to assist in mortgage application and leads delivery online, by fax, by phone, or by email.

ONLINE TRAINING PROGRAM - 16 free courses, each 40 minutes in length with a workbook so it can be taken at anytime. Courses range from taking an application to sub-prime lending. The program can be found on the VERICO intranet.

TRAINING WEBINARS - VERICO hosts monthly training webinars on various products, tools and services VERICO offers. These webinars are open to VERICO broker-owners and their agents.


NATIONAL ADVISORY COUNCIL (NAC) - NAC consists of a representative group of VERICO Licensees that serve in an advisory capacity to VERICO Canada. Its mandate is to promote constructive and open communication between VERICO Licensees and VERICO Canada Management.

COMPLIANCE - VERICO assists in keeping you informed and offering you various templates that you can utilize to make the compliance process easier.

COMMERCIAL LEASING PROGRAM - A powerful sales tool to help close customers and maximize business opportunities. Product offerings range from small to mid-ticket equipment financing to consulting and financing services.





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knocks.

Visit our Booth #56 to find out more and crack the code for a chance to **WIN \$20,000 CASH!**




opportunity

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Answer it.

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WELCOME TO CAAMP 2008

VERICO
CANADA'S ELITE MORTGAGE BROKERS

4th Annual
Member
Dinner

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(604) 683-6666

YELLOW CAB
(604) 681-1111


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(604) 871-1111

Welcome to the
VERICO
Appreciation

*Top of Vancouver
Skyline Restaurant
Vancouver, BC*

Saturday
November 29th
2008

WE PROUDLY SUPPORT





VERICO
Mortgage Broker Network

www.verico.ca

AARON OTTHO
Corporate Branding & Technology Coordinator

tollfree 1.866.983.7426
local 604.681.6155
fax 1.877.983.7426
email aaron.ottho@verico.ca

#1280 - 1130 West Pender | Vancouver, BC | V6E 4A4



WHO JOINS VERICO

VERICO has set a standard second to none. VERICO is not for everyone and it is not just about loan volume.

Each potential VERICO member completes an application that allows us to conduct an extensive confidential due-diligence process. We confidentially consider brokers, industry members, and current VERICO members to ensure only top-quality brokers are accepted.

With our high standards in place VERICO has attracted many of the industry's best including:

- Members of the Mortgage Hall of Fame
- Current and past Directors & Presidents of MBA, AMBA, & MBAA
- Offices of CMB Mortgage Broker of the Year 2007
- Winners of CMB Best Interest Promise 2007
- More CMB nominated members in 2007 & 2008 than any other Brokerage Company
- The most members in CMB's Top 100 brokers in Canada list
- Outstanding members of competing organizations
- VERICO Canada has also won 3 CMB awards B2B in the last two years

Comprised of these leading mortgage professionals, you can be certain that with VERICO, you are amongst the very best.

TOOLS AND RESOURCES TO SUCCEED

VERICO Intranet
Access to industry announcements, lender and supplier information, calendar of events, business templates, business hints and tips, calculators and more. It's your one-stop shop for all the information and resources you need to manage your business profitably.

Ads, Templates, Marketing Material
Magazine Ads, Brochure Templates, or brandable business cards and more.


Agent Training Programs
All the courses and modules you need to thoroughly train new agents and grow your business.

Customized CRM Program
Attract prospects, win new customers and increase repeat business with customized mail programs.

VERICO Website
Sleek, modern design with easy to navigate features. Provides valuable information for members, consumers and agents.

Lender Tracking System
A fast search application to identify optimal mortgage products available for your clients.

E-mail Marketing Program
Cutting edge video marketing and client tracking systems



WHY JOIN VERICO

The VERICO Mortgage Brokers Network has become synonymous in the Canadian Mortgage Brokerage industry as "the" place for Canada's Elite Mortgage Brokers.

The numbers speak for themselves. In three years, VERICO has grown to 130 independently owned and operated broker members that collectively employ in excess of 1000+ agents, and originate over \$4 billion in annualized loan production.


VERICO offers its business owners in our industry a place to build the equity in their business, build their brand, and provide complete control of their destiny. Providing its member broker firms with the most competitive commissions as well as the best systems, technology, relationships, and support available. VERICO Canada ensures that its members have the competitive edge to succeed in the mortgage brokerage industry today, cementing its status as **Canada's Elite Mortgage Broker Network.**

visit www.verico.ca for more information


VERICO is about...



"The freedom to become something bigger."
Carol Ellis
VERICO Broker/Owner

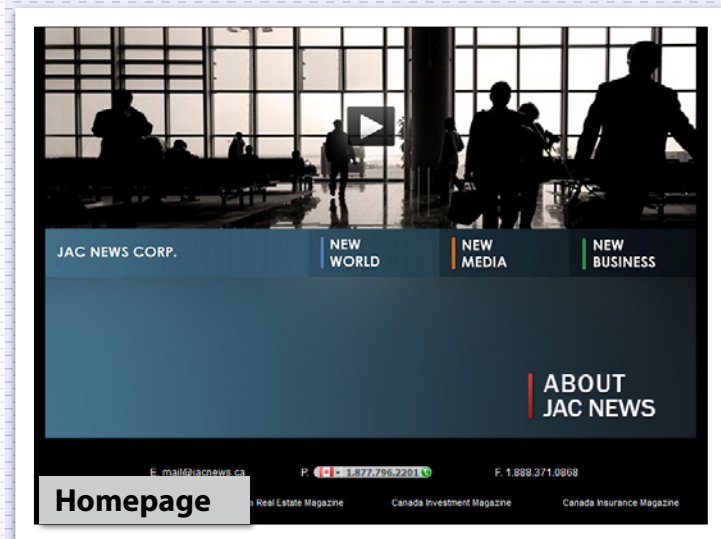


"Joining yourself with the top professionals in the industry"
Mary Cunningham
VERICO Broker/Owner



"Strong leadership, professionalism and ethics."
Wayne Sudbury
VERICO Broker/Owner

PRINT



PORTFOLIO//Aaron Ottho



Tools Website



Tools Website



Online Community



Online News Portal



Customizable Agent Sites



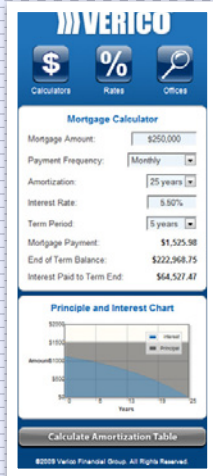
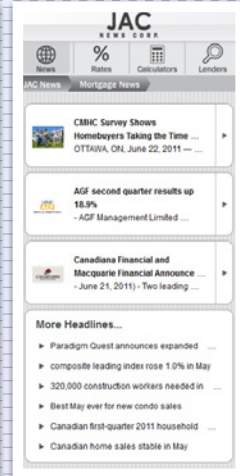
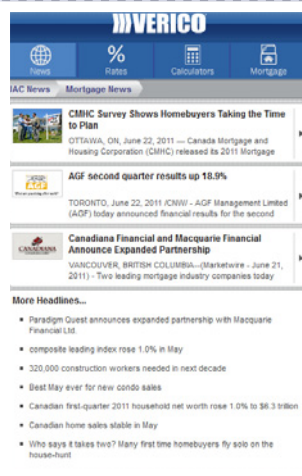
Homepage

WEB

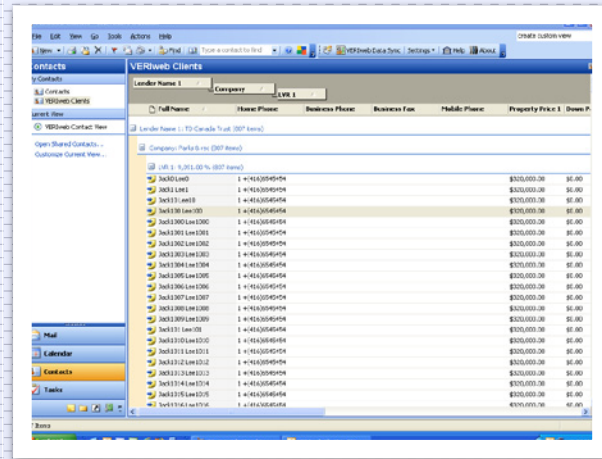
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PORTFOLIO//Aaron Ottho

Mobile Mortgage Apps



Outlook CRM Add-on

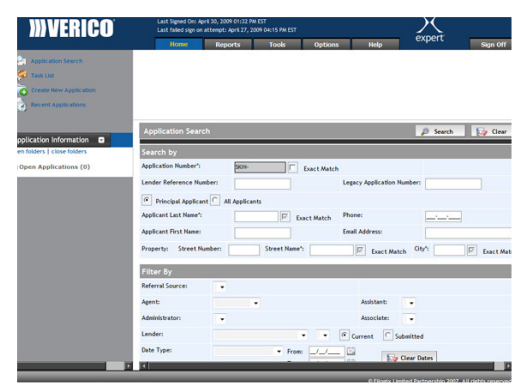


Dynamic Rate and Bond Trackers



LENDER	CLOSED										OPEN	NOT
	AM/FM	5-M	1-Y	2-Y	3-Y	4-Y	5-Y	7-Y	10-Y	15-M		
BEST RATE	2.55	3.25	3.39	3.39	3.39	3.39	3.39	3.39	3.39	6.36	6.55	
Typical Prime Rate	3.25	4.00	4.75	4.00	4.00	4.00	4.00	4.00	4.00	6.00	6.75	
Bridgeport	3.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	6.00	6.75	
Commerce	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Desjardins (Ontario Only)	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
First National	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
First Line	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
First Line Access	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Home Trust Accelerator	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
HSBC	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
ING	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Macquarie Bank	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Macquarie	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
MCAP	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Merix Financial	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
National Bank	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Optimum	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
RBC	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Scotiabank	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Scotiabank Authority	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Street Capital	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
TD Canada Trust	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
Venchi	3.10	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	6.00	6.75	
VERICO Mortgage	2.55	3.25	3.39	3.39	3.39	3.39	3.39	3.39	3.39	6.36	6.55	

Customized Deal System



iPad App



APPS

8

profile



When you look up 'grace' and 'class' in the dictionary, you are likely to see Colin Dreyer – president and CEO of Verico Financial Group – smiling back at you. But don't let that fool you, for his entrepreneurial spirit has also led to his success in both business and life

Positive influence

For a man who continues to have great success in business, Dreyer has been equally fortunate at life and leaves a lasting impression on everyone he meets. His secret is that he strives to do his best at every challenge he undertakes and values the contributions of others.

"No matter what I'm in, I want to do the best that I can. And that may not always meet everyone's standards but, as long as I know that I've done the very best that I can in every situation, then I can't do anything more," he says.

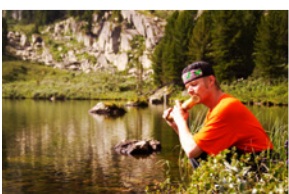
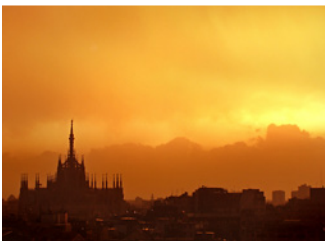
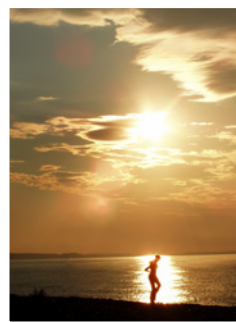
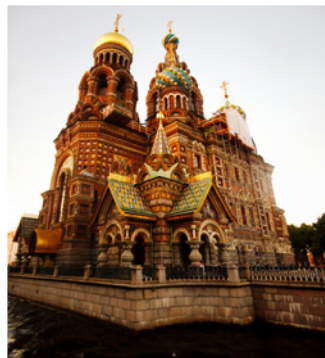
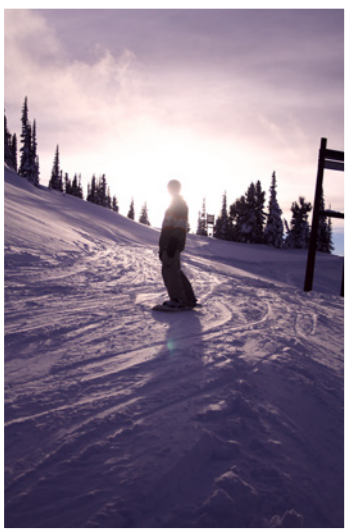
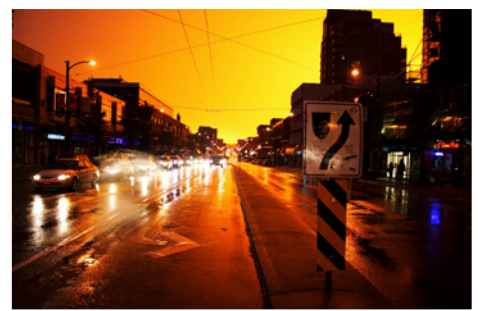
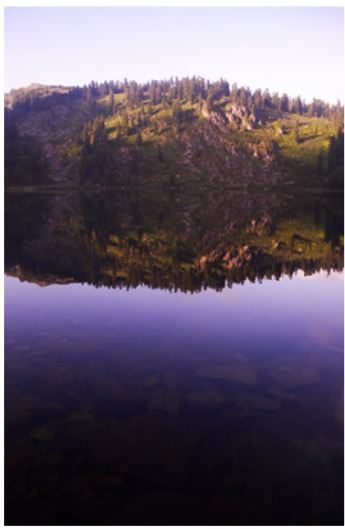
A passionate entrepreneur, Dreyer has tackled many business ventures over his career, which spans more than three decades. Still, he says his most valued accomplishment is that he remains happily married to his high school sweetheart, Janice – 36 years and counting. Together, they have three grown children, four grandchildren and another on the way.

It says a lot for a person when all of his children are also a part of the mortgage industry. Karla, associate vice-president of Verico Financial Group, is well known



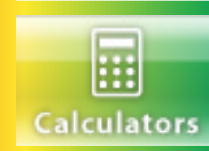
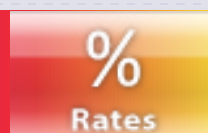
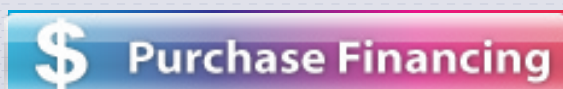
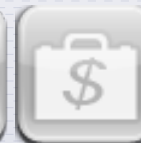
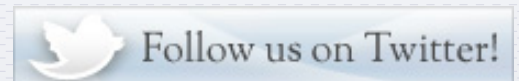
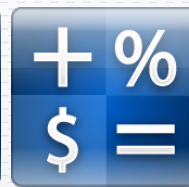
PHOTO

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PHOTO

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ICONS

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LOGO



Doug Lee
Head of Sales, Macquarie Financial

Powered by
Genworth



Joe Santos
Regional Vice President - Western Canada, MCAP

Powered by
Genworth Financial
Canada



Sebastien Kuperhause
National Sales Manager - Business Development, National B

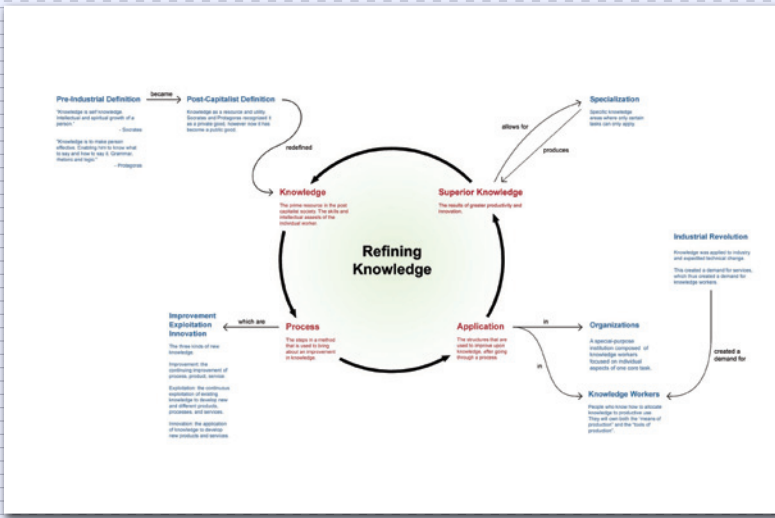


Peter Vukanovich
President Genworth Financial Canada

Powered by
Genworth Financial
Canada

VIDEO

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ECHO BOOMERS

Owners of our product would be of the youth demographic, ages 15 to 25. This demographic, commonly referred to as the Echoes, is the largest age group next to the Baby Boomers. The Echoes have grown up with digital technology and will be familiar with using technology for entertainment. Specifically from the Echoes group we are targeting youth that enjoy both physical activity and video games. Our targets will have tried DDR, Laser Tag, and Pinball and are willing to try something new.

PROBLEM STATEMENT :

How can we gain a sense of community as generation Y becomes anti-social?
Due to the rise of technology socialization within the generation Y and generations to come are facing an anti-social phenomenon.

my day is monotonous

GENERATION Y
- I am apathetic
- my life is bland
- I feel disconnected from others

I use the friend finder

- am I safe?
- can I avoid people?
- is it awkward?
- waste of time
- who can I meet?
- is there anyone near by?

I meet on old friend

- reunite
- catch up
- arrange to meet

I make a new friend

- exchange info

socially connected

- I feel more connected
- shared experience
- life feels adventurous
- I care more about what is happening around me

Attempted Solution:
"We want to revive the middle distance"

Jubberly Problem Definition

Generating Social Interaction and Play time

Cause and Effect

Malinowski's basic needs
metabolism
reproduction
comfort
safety
movement
growth
health

Solution must not conflict with these needs -
Problem stems from an unmet need

Cause	Effect
Rise in online communication	Decrease in personal communication skills
Loss of communication	Loss of community
Loss of community	Rise in apathy

Creative Brief

Who is your audience?
Generation Y males and females.

What do they believe about your product today?
Doesn't exist yet.

What do you want them to believe about your product after they receive your message?
A great way to add some fun and social interaction to a mundane day. Be more connected to those around you. Chance of meeting someone special.

Why will they believe you?
Solution form and functions will tap into feelings and notions of friendship, adventure, playfulness and romance.

Positioning

For (Generation Y), (Friend Finder) is a (Personal Communication Device) that provides (new social experiences in the real world) unlike (instant messaging).

same time		different place
Friend Finder	Instant Messaging	
different time		different place
News Message Boards	Email Letters	

The Dream - Work

Latent Dream Thoughts

Unconscious source material comprised of thoughts and desires.

becomes
(through Dream-Work)

Manifest Dreams

Abbreviated form of latent dream thoughts.

which is

Condensation

Is thought about by:

- 1) The total emission of latent dream elements
- 2) Fragmentation of some complexes in the latent dream passing over into the manifest one
- 3) latent elements which have something in common being combined and fused into a single unity in the manifest

Displacement

Manifests itself in two ways:

- 1) A latent dream element is replaced by a component part of itself but by something more remote (an allusion).
- 2) the physical accent is shifted from an important element onto another which is unimportant, so that the dream is differently centered and strange.

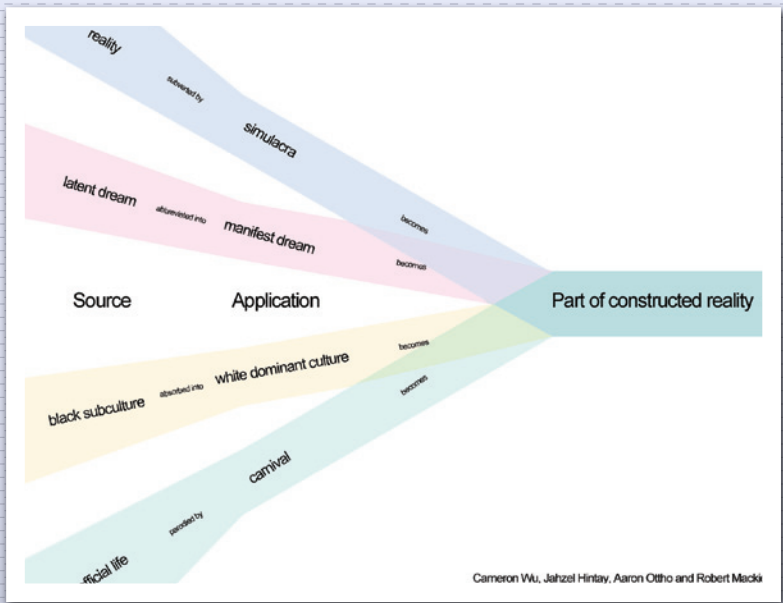
"Would lose all its efficiency if the path back from the allusion to the genuine thing could not be followed easily"

Reversals

Reversal of meaning, situation, and order

Transforming Thoughts into Visual Images

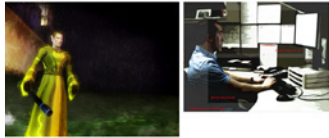
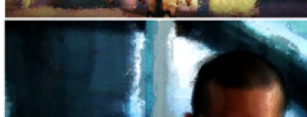
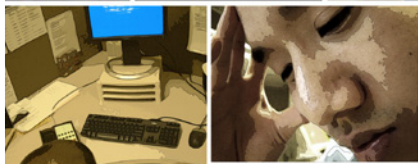
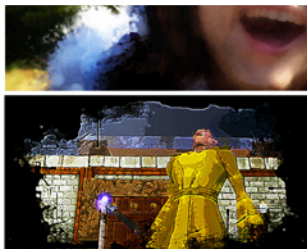
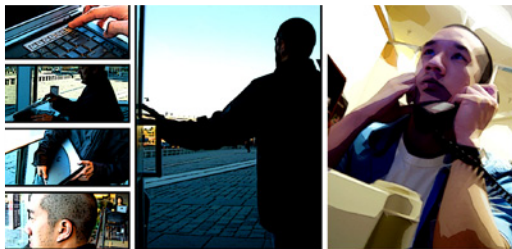
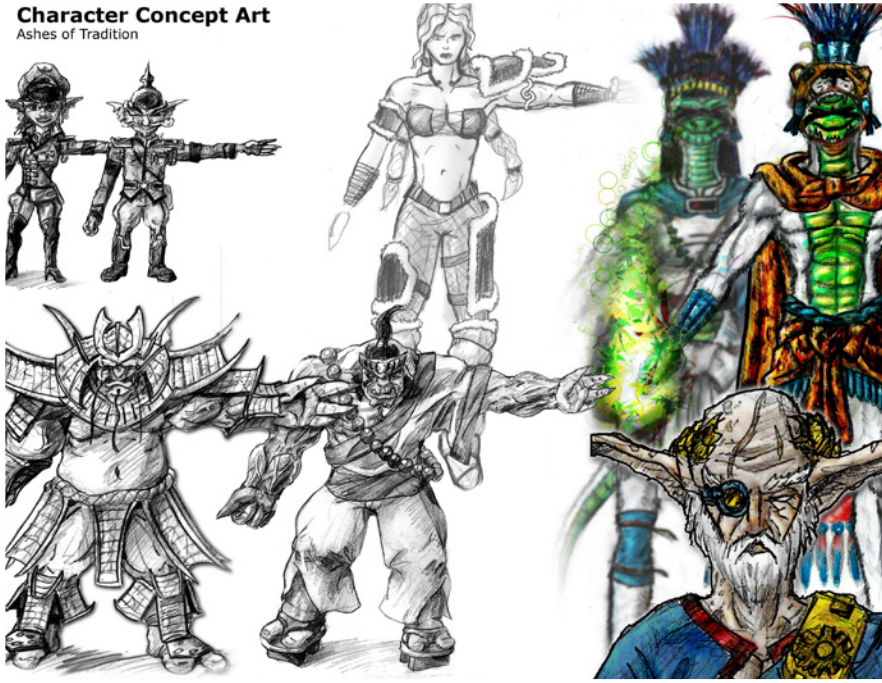
The abstracts reduced to concrete form and linguistic concepts → objects and activities
Does not affect everything in the dream thoughts.



Cameron Wu, Jahzel Hintay, Aaron Ottho and Robert Macki

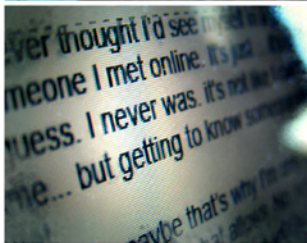
Character Concept Art

Ashes of Tradition



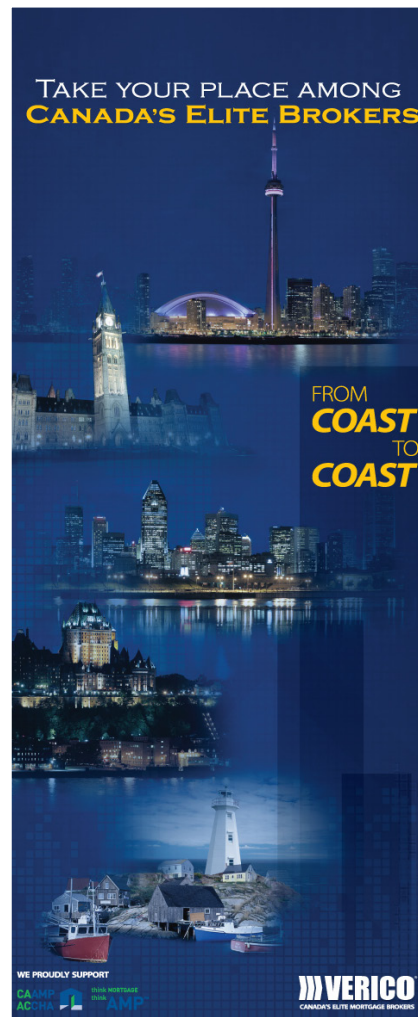
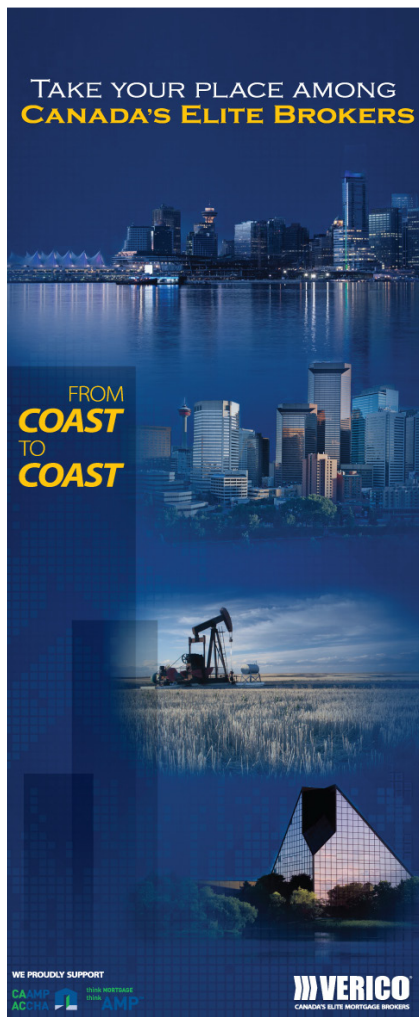
Fryptech Tales

Tri-Linear Narrative



ART

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VERICO

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