



DEVRY, SMITH & FRANK *LLP*

Since 1964, Devry, Smith & Frank LLP has been a trusted advisor and advocate for corporations, individuals and small businesses. These enduring relationships form the cornerstone on which the firm is built. We have grown in recent years and are now a group of 32 lawyers, 5 licensed paralegals, 16 law clerks, and 52 support staff.

We have expertise in most areas of corporate and personal law. We pride ourselves on providing approachable, professional and affordable client-tailored service. We work as a team to provide you with the expertise and resources required to achieve the best possible legal result.

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OUR REAL ESTATE TEAM

J. Todd Holmes, B.A., LL.B

Since his call to the bar in 1971, after obtaining his LL.B. degree from Osgoode Hall Law School, Todd has had extensive experience in the areas of banking, lending, real estate, debt reduction and workouts, and mortgage resolution. In this regard, he has represented a diverse group of banks, trust companies and insurance companies. His clients call upon Todd to provide training sessions and seminars on topics of current interest in the corporate lending sphere.

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Florendo P. Llameg, B.A., LL.B

Florendo received his B.A in 1983 and his LL.B. in 1988, both from the University of the Philippines, and was called to the Bar in the Philippines in 1989. Florendo practiced in the Philippines from 1989 to 2001, both in private practice and as in-house corporate counsel. His practice focused on corporate and commercial matters, with an emphasis on mergers and acquisitions and lending transactions, largely secured commercial loans on which he acted for the lender.

From 2001 to 2002, Florendo worked with a private Ontario company in the financial services sector. His responsibilities included overseeing the security

documentation on lending transactions.

He joined Devry, Smith & Frank's corporate department in 2003. He was called to the Bar of the State of New York in 2004 and to the Bar of Ontario in January 2007.

Florendo has experience in most aspects of personal and business law. His practice continues to focus on corporate and commercial work, including acquisitions, financing, shareholders and partnership agreements, refinancing and reorganizations and tax-planned transactions. He continues to act for both lenders and borrowers in connection with secured lending transactions, including Small Business Loans. He also acts in real estate matters, handling purchases, sales and mortgages, and has an active immigration practice.

Florendo is a member of the Law Society of Upper Canada, the Canadian Bar Association, the New York State Bar Association and the Integrated Bar of the Philippines. Florendo is also a member of the Philippine Chamber of Commerce, Toronto.

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Wayne H. Wolfe, B.A., LL.B

Wayne is a graduate of Mount Allison University in Sackville, New Brunswick, where he was a Herbert Sharpe scholar throughout his undergraduate career. He obtained his law degree from Dalhousie University in Halifax, Nova Scotia and articulated at DSF. He was called to the Bar in Ontario in 1988.

Wayne practices in the areas of real estate, wills, estate planning and estate administration. He is also a registered trademark agent. His real estate clients include both individuals and business and corporate clients. His work for individuals encompasses a broad range of residential, recreational, rural investment properties. His commercial real estate practice includes partnerships, joint ventures, condominiums, co-ops, leaseholds, land leases and real estate development. He has extensive experience with acquisitions and dispositions, easements, applications for variances, encroachment agreements Land Titles applications, plans of subdivision, and a wide variety of financing arrangements including private financings, institutional mortgages, debentures, etc. Wayne has worked for institutional lenders in connection with small business loans and other secured financing.

Wayne's estates practice includes estate planning, wills, trusts, powers of attorney, estate administration, estate litigation and substitute decision making. He has been involved in a wide variety of estate and tax planning structures, including inter vivos and testamentary trusts, alter ego trusts, Henson trusts, insurance trusts, as well as tax planned business reorganizations for estate planning and estate freeze purposes. Wayne has acted as estate trustee in a number of estates and has also acted as attorney for property and for personal care for a number of individuals.

Wayne works with financial and other professional advisers, institutional trustees and corporate executors, to coordinate the development and implementation of estate plans and the administration of both inter vivos and testamentary estates for his clients.

Wayne has spoken on the subjects of wills, estate planning and real estate at a number of seminars. He is a member of the Canadian Bar Association and The Law Society of Upper Canada and has been approved by the Lawyer's Professional Indemnity Corporation as Title Plus qualified. He is also a member of the Ontario Real Estate Lawyers Association.

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Sue Carter

Sue joined the firm in 2001 as part of the merger of DSF with Rogers, Smith, Dick and Thomson.

Working as a conveyancer with RSDT for many years, she was their liaison with the many registry and court offices in Ontario.

She now works as a senior clerk in both the real estate and wills and estates groups.

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Phyllis Ching

Phyllis has been with Devry, Smith & Frank since 2002. She is currently a law clerk in our Commercial Lending group, in the past she worked with the Real Estate group handling both residential and commercial transactions.

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Alla Izakov

Alla is a clerk with our Collections and Mortgage Recovery practice group. She obtained her Law Clerk Diploma in 2001 from Seneca College. Alla joined Devry, Smith & Frank LLP in 2004 as Mortgage Recovery Assistant/Clerk and since then she has gained valuable experience working on Commercial and Civil Litigation files, as well as, numerous Collections and Mortgage Recovery files.

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Crystal McAuley

Crystal is a law clerk in our Commercial Lending Group. She joined to Devry, Smith & Frank *LLP* in 2002 and holds Legal Assistant Diploma from Seneca College. She has several years of experience working on residential Real Estate files and Mortgage Lending.

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Selina Moeser

Selina completed her Law Clerk Program at Centennial College in 2000. She joined Devry, Smith & Frank *LLP* in 2008, bringing almost ten (10) years of experience as a Senior Real Estate and Estates law clerk with several respected and busy real estate and estates firms.

Selina currently works with our real estate groups and handles residential and commercial real estate matters, using her expertise with the firms software systems including: *Conveyancer*, *Teranet*, and *PCLaw*.

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