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Julio Ramirez is not licensed to conduct syndicated mortgage business in Ontario

June 2, 2017

The Financial Services Commission of Ontario (FSCO) is warning consumers that Julio Ramirez is not licensed or registered to conduct syndicated mortgage business in Ontario.

Julio Ramirez appears to be using the email address arawak45@hotmail.com , cell phone number (647) 588-7739, and LinkedIn account <https://www.linkedin.com/in/julio-ramirez-a6b21a19/>  to solicit syndicated mortgage investments. He also claims to be involved in raising capital through syndicated mortgages to support construction developments.

Consumers should exercise caution if they are contacted by Julio Ramirez from these coordinates and are advised not to enter into a syndicated mortgage investment arranged through Julio Ramirez.

It is important to note that if consumers obtain a mortgage through individuals or companies not licensed by FSCO, they are not protected under the Mortgage Brokerages, Lenders and Administrators Act and its regulations that govern Ontario's licensed brokerages, brokers and agents.

Consumers may check if a mortgage brokerage, broker or agent is licensed on [FSCO's website](#).

Contact

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1-800-668-0128

contactcentre@fSCO.gov.on.ca

Additional Information:

[What to Do If You Think You are a Victim of a Scam or Fraud](#)