

# CMI MIC BALANCED MORTGAGE FUND

**FACT SHEET** (as of MARCH 31, 2022) MANAGER: CMI MORTGAGE SERVICES

#### **INVESTMENT OBJECTIVE**

The CMI MIC Balanced Mortgage Fund provides a passive investment opportunity whose diversified pool of mortgages offers consistent returns year-over-year. The MIC's focus is on selecting high-yield short-term mortgages, typically not exceeding a weighted portfolio of 75% LTV, while providing an attractive return to our investors.

#### **FUND DETAILS**

Fund Type: Inception: Redemptions: Management fee: AuM at March 2022:

Dividend Re-investment Plan (DRIP): Eligible for Registered Plans:

**Fundserv Codes:** 

Mortgage Investment Corporation July 2015

Quarterly

Share class dependant, 1%

\$94.68 million Yes

Yes

Class A: CCI 301, Class F: CCI 302

#### **FUND FINANCIAL SUMMARY**

Cash and Equivalents	\$2,697,892
Mortgage Investments	\$94,682,332
Invested Capital	\$78,307,866

#### **Portfolio Composition**

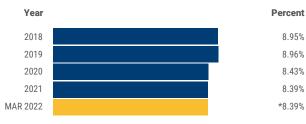
Average Loan Size	\$325,369
Number of Loans	291
Weighted Average LTV	67.05%
Weighted Interest Rate	7.45%

#### YEAR OVER YEAR AUM

#### Amount Y.O.Y Change Year \$6,559,726.67 2018 2019 \$17,550,687.35 168% 2020 \$35,743,161,50 104% \$74,877,794.65 109% 2021 \$94.682.331.98 MAR 2022 \*26%

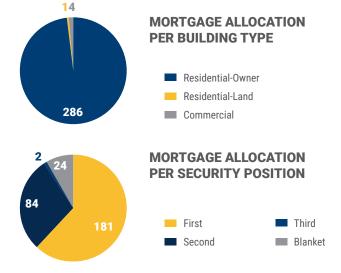
\* As of March 31, 2022

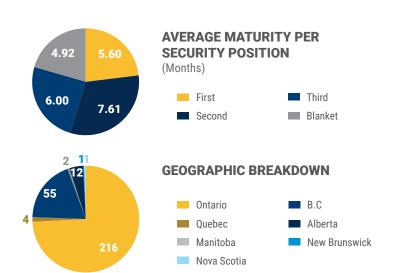
#### **HISTORICAL PERFORMANCE**



2022 Average YTD: \*8.38% Since inception: 8.70%

### **PORTFOLIO DIVERSIFICATION**





## **PORTFOLIO SUMMARY**

Description	# of Mortgages	\$ Amount	% Total
Security Rank			
Blanket Mortgages	24	\$9,812,243.66	10.36%
First Mortgages	181	\$69,397,195.44	73.29%
Second Mortgages	84	\$15,142,892.88	15.99%
Third Mortgages	2	\$330,000.00	0.35%
Mortgages	291	\$94,682,331.98	100%
Asset Class			
Residential-Owner	286	\$92,954,911.26	98.18%
Residential-Land	1	\$700,000.00	0.74%
Commercial	4	\$1,027,420.72	1.09%
Geographic Breakdo	own		
Alberta	12	\$3,380,976.00	3.57%
British Columbia	55	\$16,182,082.50	17.09%
Manitoba	2	\$516,500.00	0.55%
New Brunswick	1	\$275,000.00	0.29%
Nova Scotia	1	\$90,000.00	0.10%
Ontario	216	\$73,409,273.48	77.53%
Quebec	4	\$828,500.00	0.88%

Through CMI's MICs and its partner lending program, investors can access the private lending market with professionally managed solutions. Canadian Mortgages Inc. and its related entities has placed over \$1.2 billion in private mortgages with less then 1% capital loss rate over all mortgages placed. CMI strives to establish itself as one of Canada's largest private lenders to facilitate in the growing need for alternative lending. The CMI Balanced Mortgage Fund is distributed through a registered securities dealer; please consult your investment advisor before making an investment decision.



Canadian Mortgages Inc. MIC 2425 MATHESON BLVD. E. 8TH FLR, MISSISSAUGA ON, L4W5K4 888-465-4350 | info@cmimic.ca

© Canadian Mortgages Inc. 2022 All Rights Reserved

This document is for information purposes only and is not intended to provide any financial, legal, accounting, or tax advice. No securities regulatory authority has assessed the merits of these securities or the information contained within this document. This overview is only a summary of information provided to interested parties, and does not constitute an offering to sell or the solicitation of offers to purchase the transactions. The information contained in the summary was obtained from sources that the CMI Financial Group and related entities believes to be reliable, but it does not guarantee the accuracy or completeness of such information. Potential investors should conduct their own due-diligence before investing. Please direct all inquiries to Julian Clas (julian.clas@thecmigroup.ca) at the CMI Group of Companies. This presentation contains certain statements that may be forward-looking statements. All statements in this document, other than statements of historical fact, that address events or developments that Canadian Mortgages Inc. expects to occur, are forward looking statements. Forward looking statements are statements that are not historical facts and may be identified by the words "expects", "plans", "anticipates", "believes", "intends", "estimates", "projects", "potential" and similar expressions, or that events or conditions "will", "would", "may", "could" or "should" occur. Please see the offering memorandum for a complete description of the risks associated with investing into the CMI MIC. Prospective investors should consult their own council and seek advice from a registered financial advisor before making an investment MARision.