MIC Funds

CMI MIC HIGH YIELD OPPORTUNITY FUND

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

Year

2020

2021

OCT 2022

INVESTMENT OBJECTIVE

The CMI MIC High Yield Opportunity Fund is designed to generate net annual returns of 10-11%, comprised of interest and fee revenue minus expenses, paid directly to shareholders. The CMI HYOF offers a combination of consistent returns, while risk is mitigated through the MIC's investment in multiple mortgages, and the backing of these loans by real estate security.

FUND DETAILS

Fund Type: Inception: Redemptions: Management fee: AUM at October 2022: Dividend Re-investment Plan (DRIP): Eligible for Registered Plans: Fundserv Codes: Mortgage Investment Corporation February 2020 Quarterly Share class dependant, 1% \$49.53 million Yes Yes Class A: CCI 311, Class F: CCI 312

Y.O.Y Change

435%

76%*

FUND FINANCIAL SUMMARY

HISTORICAL PERFORMANCE

Cash and Equivalents	\$8,201,840
Mortgage Investments	\$49,525,918
Invested Capital	\$57,727,758
Portfolio Composition	
Average Loan Size	233,613
Number of Loans	212
Weighted Average LTV	74.98%

Percent

10 47%

10.39%

10.53%

YEAR OVER YEAR AUM



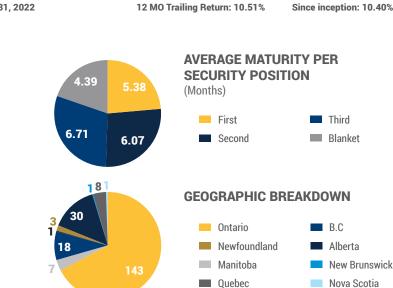
* As of OCTOBER 31, 2022

Third

Blanket

PORTFOLIO DIVERSIFICATION

0



PORTFOLIO SUMMARY

142

FORTFOLIO SOWIMART			
Description	# of Mortgages	\$ Amount	% Total
Security Rank			
Blanket Mortgages	18	\$6,034,290.27	12.18%
First Mortgages	45	\$15,414,222.92	31.12%
Second Mortgages	142	\$26,652,443.31	53.82%
Third Mortgages	7	\$1,424,961.00	2.88%
Mortgages	212	\$49,525,917.50	100%
Asset Class			
Commercial	0	\$0.00	0.00%
Residential-Land	212	\$ 49,525,917.50	100.00%
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Geographic Breakdo Alberta		<u>64 140 Г40 00</u>	0.00%
	30	\$4,148,548.32	8.38%
British Columbia	18	\$3,541,504.95	7.15%
Manitoba	7	\$1,382,937.00	2.79%
New Brunswick	1	\$255,000.00	0.51%
Newfoundland	3	\$373,310.92	0.75%
Nova Scotia	1	\$90,000.00	0.18%
Ontario	143	\$38,496,166.31	77.73%
PEI	1	\$65,000.00	0.13%
Quebec	8	\$1,173,450.00	2.37%

MORTGAGE ALLOCATION

MORTGAGE ALLOCATION

PER SECURITY POSITION

PER BUILDING TYPE

Residential-Owner

Commercial

First

Second

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 \$1.5 billion in private mortgages with less then 0.25% 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 HYOF is distributed through a registered securities dealer; please consult your investment advisor before making an investment decision.

PEI



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