

## CMI MIC HIGH YIELD OPPORTUNITY FUND

**FACT SHEET** (as of JUNE 30, 2024) MANAGER: CMI MORTGAGE SERVICES

#### **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 June 2024:

Dividend Re-investment Plan (DRIP):

**Eligible for Registered Plans:** 

**Fundserv Codes:** 

Mortgage Investment Corporation

February 2020 Monthly\*

Share class dependant, 1%

\$146 million

Yes

Yes

Class A: CCI 311, Class F: CCI 312

### **FUND FINANCIAL SUMMARY**

Cash and Equivalents \$10,305,130

Mortgage Investments \$145,707,074

Invested Capital \$121,012,203

**Portfolio Composition** 

Average Loan Size 178,563 Number of Loans 816 Weighted Average LTV 76.15%

#### YEAR OVER YEAR AUM



Amount	Y.O.Y Change	
¢ = 267 06E 00		
\$ 5,267,865.00 \$28.158.022.01	40.50/	
\$28,158,022.01	435%	
,	121%	
\$115,814,259.71	86%	
\$145,707,073.84	26%*	

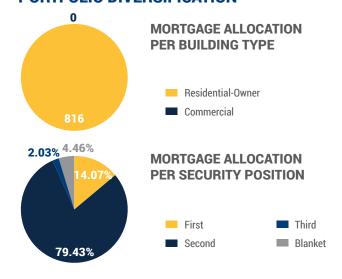
\* As of June 30, 2024

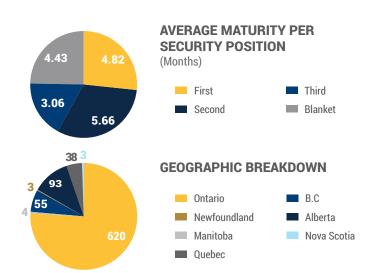
### **HISTORICAL PERFORMANCE**



12 MO Trailing Return: 10.82% Since inception: 10.55%

### **PORTFOLIO DIVERSIFICATION**





# **PORTFOLIO SUMMARY**

Description	# of Mortgages	\$ Amount	% Total
Security Rank			
Blanket Mortgages	23	6,501,631.79	4.46%
First Mortgages	67	20,505,852.46	14.07%
Second Mortgages	710	115,740,361.44	79.43%
Third Mortgages	16	2,959,228.15	2.03%
Mortgages	816	\$145,707,073.84	100%
Asset Class			
Commercial	0	\$0.00	0.00%
Residential - Owner	816	\$145,707,073.84	100.00%
Geographic Breakdo	wn		
Alberta	93	\$11,689,688.56	8.02%
British Columbia	55	\$12.547.403.71	8.61%
Manitoba	4	\$334,350.00	0.23%
Newfoundland	3	\$220,200.00	0.15%
Nova Scotia	3	\$325,000.00	0.22%
Ontario	620	\$114,166,133.99	78.35%
Quebec	38	\$6,424,297.58	4.41%

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 \$2.75 billion in private mortgages with less then 0.15% 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.

\*Shares may be redeemed without penalty after 12 months with 30 days notice in advance of the redemption period.



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

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