

# **CMI MIC BALANCED MORTGAGE FUND**

**FACT SHEET** (as of SEPTEMBER 30, 2024) 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 September 2024: Dividend Re-investment F

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

**Fundserv Codes:** 

Mortgage Investment Corporation July 2015 Monthly\*

Share class dependant, 1% \$182 million

Yes

Yes

Class A: CCI 301, Class F: CCI 302

#### **FUND FINANCIAL SUMMARY**

Cash and Equivalents \$7,128,311

Mortgage Investments \$181,584,553

Invested Capital \$123,712,864

**Portfolio Composition** 

Average Loan Size \$240,191
Number of Loans 756
Weighted Average LTV 68.59%

#### YEAR OVER YEAR AUM



Y.U.Y Change	Amount
-7%	\$6.559.726.67
168%	\$17,550,687.35
104%	\$35,743,161.50
109%	\$74,877,794.65
75%	\$130,991,269.18
9%	\$142,754,521.27
27%	\$181,584,553.05

<sup>\*</sup> As of September 30, 2024

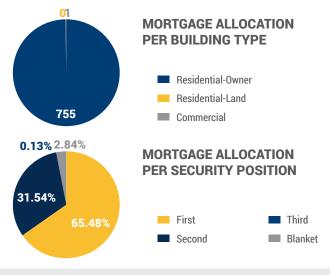
#### **HISTORICAL PERFORMANCE\***

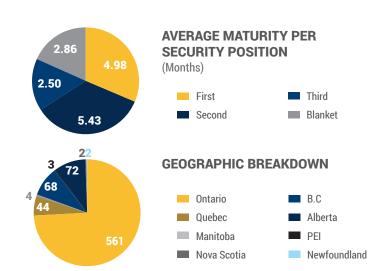


12 MO Trailing Return: 8.83%

Since inception: 8.72%
\*CLASS F VIELDS

## **PORTFOLIO DIVERSIFICATION**





# **PORTFOLIO SUMMARY**

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Description	# of Mortgages	\$ Amount	% Total		
Security Rank					
Blanket Mortgages	22	\$5,161,050.60	2.84%		
First Mortgages	381	\$118,904,910.65	65.48%		
Second Mortgages	351	\$57,278,591.80	31.54%		
Third Mortgages	2	\$240,000.00	0.13%		
Mortgages	756	\$181,584,553.05	100%		
Asset Class					
Commercial	1	\$150,000.00	0.08%		
Residential - Land	0	\$0.00	0.00%		
Residential - Owner	755	\$181,434,553.05	99.92%		
Geographic Breakdo	wn				
Alberta	72	\$14,523,026.75	8.00%		
British Columbia	68	\$18,070,654.97	9.95%		
Manitoba	4	\$1,341,576.56	0.74%		
Nova Scotia	2	\$554,750.00	0.31%		
Ontario	561	\$137,147,444.77	75.53%		
Quebec	44	\$9,425,417.86	5.19%		
PEI	3	\$274,782.14	0.15%		
Newfoundland	2	\$246.900.00	0.14%		

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 \$2.8 billion in private mortgages with less then 0.13% 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.

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



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