E MIC Funds

CMI MIC BALANCED MORTGAGE FUND

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

Year

2018

2019

2020

2021 2022

2023

NOV 2024

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 November 2024: **Dividend Re-investment Plan (DRIP): Eligible for Registered Plans: Fundserv Codes:**

Mortgage Investment Corporation July 2015 Monthly* Share class dependant, 1% \$193 million Yes Yes Class A: CCI 301, Class F: CCI 302

FUND FINANCIAL SUMMARY

HISTORICAL PERFORMANCE*

12 MO Trailing Return: 8.84%

(Months)

First

Second

Ontario

Ouebec

Manitoha

Nova Scotia

AVERAGE MATURITY PER

GEOGRAPHIC BREAKDOWN

SECURITY POSITION

| Cash and Equivalents | -\$2,942,794 |
|-----------------------|---------------|
| Mortgage Investments | \$193,476,394 |
| Invested Capital | \$125,533,599 |
| Portfolio Composition | |
| Average Loan Size | \$241,845 |
| Number of Loans | 800 |
| Weighted Average LTV | 69.55% |

Percent

8.95%

8.96%

8.43% 8.39%

8.57%

8.79%

8.84%

Since inception: 8.72% *CLASS E VIELDS

Third

BC

PFI

Alberta

Newfoundland

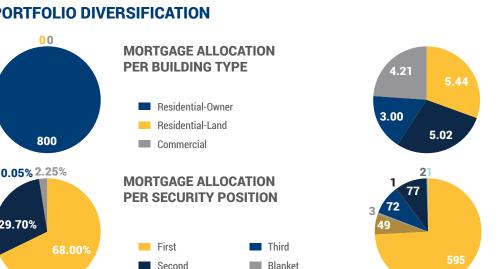
Blanket

YEAR OVER YEAR AUM

| Year | Amount | Y.O.Y Change |
|--|---|--|
| 2018 2019 2020 2021 2022 2023 | \$6,559,726.67 \$17,550,687.35 \$35,743,161.50 \$74,877,794.65 \$130,991,269.18 \$142,754,521.27 | -7% 168% 104% 109% 75% 9% |
| NOV 2024 | \$193,476,393.58 | 36% |

* As of November 30, 2024

PORTFOLIO DIVERSIFICATION



PORTFOLIO SUMMARY

29.70%

| Description | # of Mor | tgages | \$ Amount | % Total | | | |
|---------------------|----------|--------|------------------|---------|--|--|--|
| Security Rank | | | | | | | |
| Blanket Mortgages | | 20 | \$4,359,083.00 | 2.25% | | | |
| First Mortgages | | 418 | \$131,562,011.36 | 68.00% | | | |
| Second Mortgages | | 361 | \$57,455,299.22 | 29.70% | | | |
| Third Mortgages | | 1 | \$100,000.00 | 0.05% | | | |
| Mortgages | | 800 | \$193,476,393.58 | 100% | | | |
| Asset Class | | | | | | | |
| Commercial | | 0 | \$150,000.00 | 0.00% | | | |
| Residential - Land | | 0 | \$0.00 | 0.00% | | | |
| Residential - Owner | | 800 | \$193,476,393.58 | 100.00% | | | |
| Geographic Breakd | own | | | | | | |
| Alberta | | 77 | \$14,777,546.48 | 7.64% | | | |
| British Columbia | | 72 | \$21,409,104.38 | 11.07% | | | |
| Manitoba | | 3 | \$1,198,576.56 | 0.62% | | | |
| Nova Scotia | | 2 | \$554,750.00 | 0.29% | | | |
| Ontario | | 595 | \$144,370,909.48 | 74.62% | | | |
| Quebec | | 49 | \$11,018,824.54 | 5.70% | | | |
| PEI | | 1 | \$64,782.14 | 0.03% | | | |
| Newfoundland | | 1 | \$81,900.00 | 0.04% | | | |

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.



Canadian Mortgages Inc. MIC 2425 MATHESON BLVD. E. 8TH FLR, MISSISSAUGA ON, L4W5K4 888-465-4350 | info@cmimic.ca © Canadian Mortgages Inc. 2023 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@theomigroup.ca) at the CMI Group of Companies. This presentation contains 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 decision.