# E MIC Funds

# **CMI MIC BALANCED MORTGAGE FUND**

FACT SHEET (as of OCTOBER 31, 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 October 2024: **Dividend Re-investment Plan (DRIP): Eligible for Registered Plans: Fundserv Codes:** 

**PORTFOLIO DIVERSIFICATION** 

Mortgage Investment Corporation July 2015 Monthly\* Share class dependant, 1% \$187 million Yes Yes Class A: CCI 301, Class F: CCI 302

## FUND FINANCIAL SUMMARY

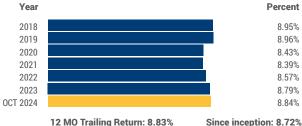
Cash and Equivalents	\$2,595,320
Mortgage Investments	\$187,199,763
Invested Capital	\$124,795,083
Portfolio Composition	
Average Loan Size	\$240,617
Number of Loans	778
Weighted Average LTV	64.10%

#### YEAR OVER YEAR AUM

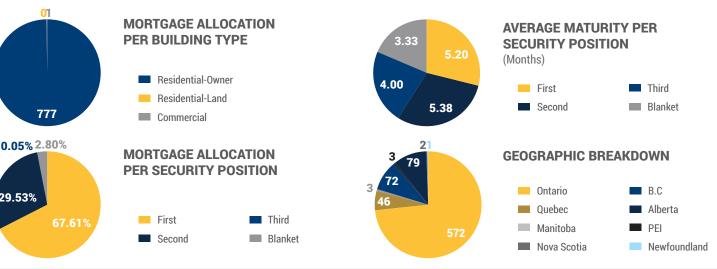
Year	Amount	Y.O.Y Change
2018 2019 2020 2021 2022 2023 0CT 2024	\$6,559,726.67 \$17,550,687.35 \$35,743,161.50 \$74,877,794.65 \$130,991,269.18 \$142,754,521.27 \$187,199.762,85	-7% 168% 104% 109% 75% 9% 27%
	Q101,133,102.00	

\* As of October 31, 2024

# **HISTORICAL PERFORMANCE\***



\*CLASS E VIELDS



## PORTFOLIO SUMMARY

29.53%

<pre># of Mortgages</pre>	\$ Amount	% Total	
22	\$5,240,963.00	2.80%	
381	\$126,573,629.80	67.61%	
351	\$55,285,170.05	29.53%	
2	\$100,000.00	0.05%	
778	\$187,199,762.85	100%	
1	\$150,000.00	0.08%	
0	\$0.00	0.00%	
777	\$187,049,762.85	99.92%	
own			
79	\$15,648,220.87	8.36%	
72	\$20,052,381.68	10.71%	
4	\$1,198,576.56	0.64%	
2	\$554,750.00	0.31%	
572	\$139,236,652.06	74.38%	
46	\$10,152,499.54	5.42%	
3	\$274,782.14	0.15%	
2	\$554,750.00	0.30%	
	22 381 351 2 778 1 0 777 5 WN 79 72 4 2 572 46 3	22 \$5,240,963.00 381 \$126,573,629.80 351 \$55,285,170.05 2 \$100,000.00 <b>778 \$187,199,762.85</b> 1 \$150,000.00 0 \$0.00 777 \$187,049,762.85 <b>5wm</b> 79 \$15,648,220.87 72 \$20,052,381.68 4 \$1,198,576.56 2 \$554,750.00 572 \$139,236,652.06 46 \$10,152,499.54 3 \$274,782.14	

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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