# **EXAMPLE** MIC Funds

# **CMI MIC HIGH YIELD OPPORTUNITY FUND**

**FACT SHEET** (as of NOVEMBER 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 November 2024: Dividend Re-investment Plan (DRIP): Eligible for Registered Plans: Fundserv Codes:

Mortgage Investment Corporation
February 2020
Monthly*
Share class dependant, 1%
\$159 million
Yes
Yes
Class A: CCI 311, Class F: CCI 312

Y.O.Y Change

## FUND FINANCIAL SUMMARY

Cash and Equivalents	\$17,591,649
Mortgage Investments	\$158,940,674
Invested Capital	\$141,532,323
Portfolio Composition	
Average Loan Size	172,200
Number of Loans	923
Weighted Average LTV	76.70%

#### YEAR OVER YEAR AUM



\$ 5,267,865.00 \$28,158,022.01 435% \$62,327,174.84 121% \$115,814,259.71 86% \$158,940,674.16 37%\*

\* As of November 30. 2024

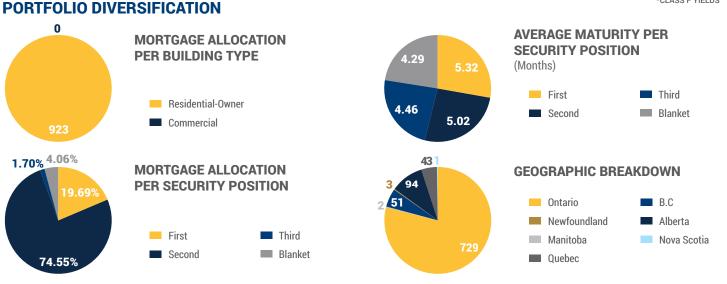
Amount

# HISTORICAL PERFORMANCE\*



12 MO Trailing Return: 10.82%

Since inception: 10.58% \*CLASS F YIELDS



### **PORTFOLIO SUMMARY**

Description	# of Mortgages	\$ Amount	% Total	
Security Rank				
Blanket Mortgages	22	\$6,454,061.75	4.06%	
First Mortgages	103	\$31,288,443.14	19.69%	
Second Mortgages	781	\$118,491,271.54	74.55%	
Third Mortgages	17	\$2,706,897.73	1.70%	
Mortgages	923	\$158,940,674.16	100%	
Asset Class				
Commercial	0	\$0.00	0.00%	
Residential - Owner	923	\$158,940,674.16	100.00%	
Geographic Breakd	own			
Alberta	94	\$11,495,566.34	7.23%	
British Columbia	51	\$12,998,165.46	8.18%	
Manitoba	2	\$210,000.00	0.13%	
Newfoundland	3	\$220,200.00	0.14%	
Nova Scotia	1	\$95,000.00	0.06%	
Ontario	729	\$126,317,822.57	79.47%	
Quebec	43	\$7,603,919.79	4.78%	

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 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.



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