EXAMPLE MIC Funds

CMI MIC HIGH YIELD OPPORTUNITY FUND

FACT SHEET (as of OCTOBER 31, 2024) MANAGER: CMI MORTGAGE SERVICES

Year

2020

2021

OCT 2024

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

Mortgage Investment Corporation
February 2020
Monthly*
Share class dependant, 1%
\$155 million
Yes
Yes
Class A: CCI 311, Class F: CCI 312

Y.O.Y Change

FUND FINANCIAL SUMMARY

Cash and Equivalents	\$15,146,403
Mortgage Investments	\$155,009,751
Invested Capital	\$135,156,154
Portfolio Composition	
Average Loan Size	170,340
Number of Loans	910
Weighted Average LTV	73.80%

YEAR OVER YEAR AUM



\$ 5,267,865.00 \$28,158,022.01 435% \$62,327,174.84 121% \$115,814,259.71 86% \$155.009.751.34 34%*

* As of October 31, 2024

Amount

121% 2022 86% 2023

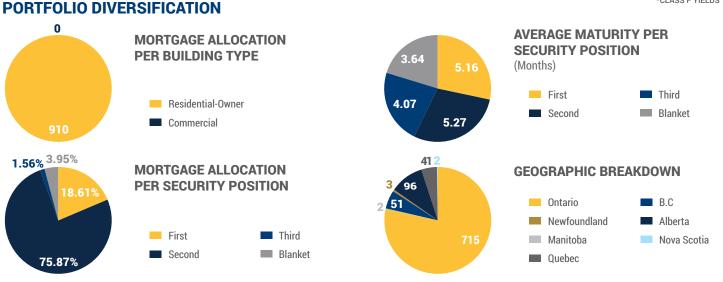


12 MO Trailing Return: 10.82%

HISTORICAL PERFORMANCE*

Since inception: 10.57% *CLASS F YIELDS

Percent



PORTFOLIO SUMMARY

Description	<pre># of Mortgages</pre>	\$ Amount	% Total
Security Rank			
Blanket Mortgages	24	\$6,120,311.75	3.95%
First Mortgages	97	\$28,851,126.47	18.61%
Second Mortgages	774	\$117,613,446.39	75.87%
Third Mortgages	15	\$2,424,866.73	1.56%
Mortgages	910	\$155,009,751.34	100%
Asset Class			
Commercial	0	\$0.00	0.00%
Residential - Owner	910	\$155,009,751.34	100.00%
Geographic Breakdo	wn		
Alberta	96	\$12,004,442.04	7.74%
British Columbia	51	\$11,119,615.46	7.17%
Manitoba	2	\$210,000.00	0.14%
Newfoundland	3	\$220,200.00	0.14%
Nova Scotia	2	\$230,000.00	0.15%
Ontario	715	\$123,725,875.55	79.82%
Quebec	41	\$7,499,618.29	4.84%

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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