# **MIC** Funds

## CMI MIC PRIME MORTGAGE FUND

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

#### **INVESTMENT OBJECTIVE**

The CMI MIC Prime 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 LTV of exceeding 65% LTV, while providing an attractive return to our investors.

#### **FUND DETAILS**

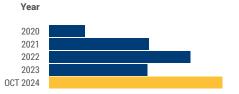
Fund Type: Inception: **Redemptions:** Management fee: AUM at October 2024: **Dividend Re-investment Plan (DRIP): Eligible for Registered Plans: Fundserv Codes:** 

Mortgage Investment Corporation July 2020 Monthly\* Share class dependant, 1% \$5.6 million Yes Yes Class A: CCI 321, Class F: CCI 322

#### FUND FINANCIAL SUMMARY

Cash and Equivalents	\$261,537
Mortgage Investments	\$5,638,622
Invested Capital	\$5,900,159
Portfolio Composition	
Average Loan Size	\$313,257
Number of Loans	18
Weighted Average LTV	56.06%

#### YEAR OVER YEAR AUM



Amount	Y.O.Y Change
\$1,156,750.00 \$3,248,935.00 \$4,589,903.14 \$3,198,961.10 \$5,638,621.75	181% 41% -30% 70%*

\* As of October 31. 2024

### **HISTORICAL PERFORMANCE\***



12 MO Trailing Return: 7.25%

Since inception: 6.87% CLASS F YIELDS

Third

B.C

Alberta

Nova Scotia

Blanket

#### **PORTFOLIO DIVERSIFICATION**



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 Prime 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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#### **PORTFOLIO SUMMARY**

Description	# of Mortgages	\$ Amount	% Total
Security Rank			
Blanket Mortgages	0	\$0.00	0.00%
First Mortgages	18	\$5,638,621.75	100.00%
Second Mortgages	0	\$0.00	0.00%
Third Mortgages	0	\$0.00	0.00%
Mortgages	18	\$5,638,621.75	100%
Asset Class			
Residential-Owner	18	\$5,638,621.75	100.00%
Residential-Land	0	\$0.00	0.00%
Commercial	0	\$0.00	0.00%
Geographic Breakd	own		
Alberta	0	\$0.00	0.00%
British Columbia	0	\$0.00	0.00%
Manitoba	0	\$0.00	0.00%
Ontario	15	\$4,334,621.75	76.87%
Quebec	2	\$1,125,000.00	19.95%
Nova Scotia	1	\$179,000.00	3.17%

#### **GEOGRAPHIC BREAKDOWN**