

# **CMI MIC BALANCED MORTGAGE FUND**

FACT SHEET (as of SEPTEMBER 30, 2025) 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 September 2025:** Dividend Re-investment Plan (DRIP):

**Eligible for Registered Plans:** 

**Fundserv Codes:** 

Mortgage Investment Corporation July 2015 Monthly\*

Share class dependant, 1% \$162 million

Yes Yes

Series A - CLI 1001, Series F - CLI 1002

## **FUND FINANCIAL SUMMARY**

Cash and Equivalents	\$14,988,216
Mortgage Investments	\$161,865,288
Invested Capital	\$131,853,504

#### **Portfolio Composition**

verage Loan Size	260,653
lumber of Loans	621
/eighted Average LTV	69.39%

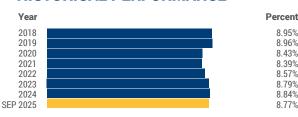
## YEAR OVER YEAR AUM



Y.O.Y Change
-7%
168%
104%
109%
75%
9%
34%
-15%*

\* As of September 30, 2025

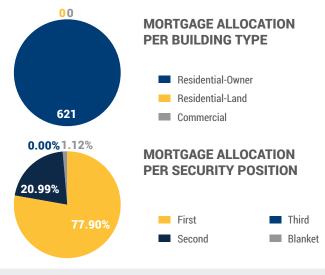
## **HISTORICAL PERFORMANCE\***

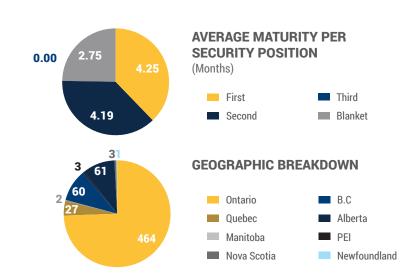


12 MO Trailing Return: 8.78%

Since inception: 8.72% \*CLASS F VIFLDS

# **PORTFOLIO DIVERSIFICATION**





# PORTFOLIO SUMMARY

1 OTTI OLIO COMMATTI			
Description	# of Mortgages	\$ Amount	% Total
Security Rank			
Blanket Mortgages	8	\$1,805,453.00	1.12%
First Mortgages	371	\$126,092,094.92	77.90%
Second Mortgages	242	\$33,967,739.67	20.99%
Third Mortgages	0	\$0.00	0.00%
Mortgages	621	\$161,865,287.59	100%
Asset Class			
Commercial	0	\$0.00	0.00%
Residential - Land	0	\$0.00	0.00%
Residential - Owner	621	\$161,865,287.59	100.00%
Geographic Breakdo	wn		
Alberta	61	\$13,104,394.70	8.10%
British Columbia	60	\$19,297,174.36	11.92%
Manitoba	2	\$806,500.00	0.50%
Newfoundland	1	\$81,900.00	0.05%
Nova Scotia	3	\$696,990.00	0.43%
Ontario	464	\$119,851,589.49	74.04%
PEI	3	\$258,854.43	0.16%
Quebec	27	\$7.767.884.61	4.80%

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. 2025 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 Advisor Services (advisor.services@thecmigroup.ca) at the CMI Group of Companies. This presentation contains certain 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 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.