CMI MIC BALANCED MORTGAGE FUND
FACT SHEET (as of SEPTEMBER 30, 2025)
MANAGER: CMI MORTGAGE SERVICES

CMI MIC Funds

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:	Mortgage Investment Corporation
Inception:	July 2015
Redemptions:	Monthly*
Management fee:	Share class dependant, 1%
AUM at September 2025:	$162 million
Dividend Re-investment Plan (DRIP):	Yes
Eligible for Registered Plans:	Yes
Fundserv Codes:	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

Average Loan Size	260,653
Number of Loans	621
Weighted Average LTV	69.39%

YEAR OVER YEAR AUM

Year	Amount	Y.O.Y Change
2018	$6,559,726.67	-7%
2019	$17,550,687.35	168%
2020	$35,743,161.50	104%
2021	$74,877,794.65	109%
2022	$130,991,269.18	75%
2023	$142,754,521.27	9%
2024	$191,041,441.77	34%
SEP 2025	$161,865,287.59	-15%*

* As of September 30, 2025

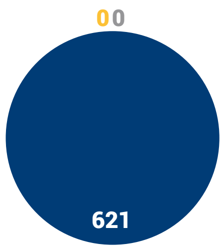
HISTORICAL PERFORMANCE*

Year	Percent
2018	8.95%
2019	8.96%
2020	8.43%
2021	8.39%
2022	8.57%
2023	8.79%
2024	8.84%
SEP 2025	8.77%

12 MO Trailing Return: 8.78% **Since inception: 8.72%**

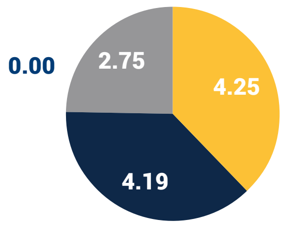
*CLASS F YIELDS

PORTFOLIO DIVERSIFICATION



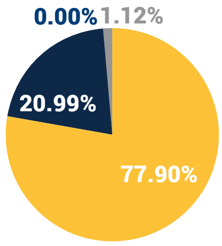
MORTGAGE ALLOCATION PER BUILDING TYPE

- Residential-Owner
- Residential-Land
- Commercial



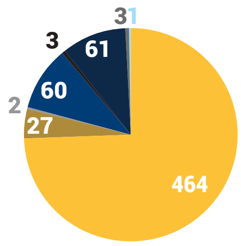
AVERAGE MATURITY PER SECURITY POSITION
(Months)

- First
- Third
- Second
- Blanket



MORTGAGE ALLOCATION PER SECURITY POSITION

- First
- Third
- Second
- Blanket



GEOGRAPHIC BREAKDOWN

- Ontario
- B.C
- Quebec
- Alberta
- Manitoba
- PEI
- Nova Scotia
- Newfoundland

PORTFOLIO SUMMARY

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 Breakdown			
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.

CMI MIC Funds

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