

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: Mortgage Investment Corporation
Inception: February 2020
Redemptions: Monthly*
Management fee: Share class dependant, 1%
AUM at December 2025: \$209 million
Dividend Re-investment Plan (DRIP): Yes
Eligible for Registered Plans: Yes
Fundserv Codes: Series A - CLI 2001, Series F - CLI 2001

FUND FINANCIAL SUMMARY

Cash and Equivalents \$36,553,596
 Mortgage Investments \$209,063,424
 Invested Capital \$195,617,020

Portfolio Composition

Average Loan Size 188,856
 Number of Loans 1107
 Weighted Average LTV 76.73%

YEAR OVER YEAR AUM

Year	Amount	Y.O.Y Change
2020	\$5,267,865.00	
2021	\$28,158,022.01	435%
2022	\$62,327,174.84	121%
2023	\$115,814,259.71	86%
2024	\$165,848,258.19	43%
DEC 2025	\$209,063,424.40	15%*

* As of December 31, 2025

HISTORICAL PERFORMANCE*

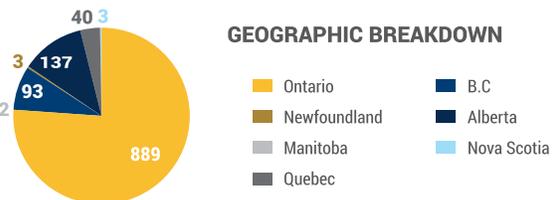
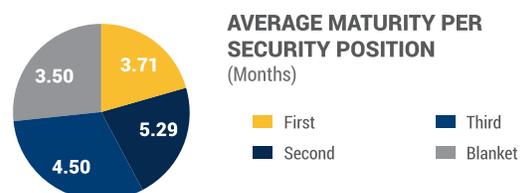
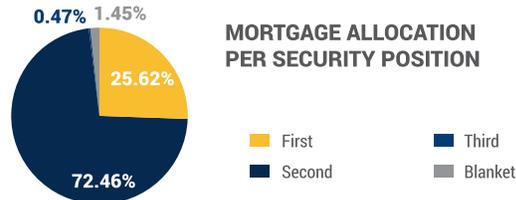
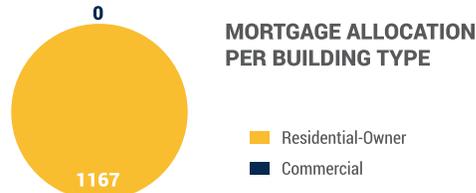
Year	Percent
2020	10.47%
2021	10.39%
2022	10.57%
2023	10.79%
2024	10.82%
DEC 2025	10.68%

12 MO Trailing Return: 10.68%

Since inception: 10.60%

*CLASS F YIELDS

PORTFOLIO DIVERSIFICATION



PORTFOLIO SUMMARY

Description	# of Mortgages	\$ Amount	% Total
Security Rank			
Blanket Mortgages	10	\$3,041,232.00	1.45%
First Mortgages	157	\$53,559,635.00	25.62%
Second Mortgages	992	\$151,484,767.37	72.46%
Third Mortgages	8	\$977,790.03	0.47%
Mortgages	1167	\$209,063,424.40	100%
Asset Class			
Commercial	0	\$0.00	0.00%
Residential - Owner	1167	\$209,063,424.40	100.00%
Geographic Breakdown			
Alberta	137	\$17,829,252.42	8.53%
British Columbia	93	\$20,887,790.50	9.99%
Manitoba	2	\$210,000.00	0.10%
Newfoundland	3	\$274,160.00	0.13%
Nova Scotia	3	\$452,399.00	0.22%
Ontario	889	\$160,206,554.17	76.63%
Quebec	40	\$9,203,268.31	4.40%

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 than 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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