CMI MIC HIGH YIELD OPPORTUNITY FUND

FACT SHEET (as of JULY 31, 2026)
MANAGER: CMI MORTGAGE SERVICES

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 July 2026:	$200 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	$53,908,828
Mortgage Investments	$200,171,233
Invested Capital	$205,080,061

Portfolio Composition

Average Loan Size	$166,393
Number of Loans	1,203
Weighted Average LTV	76.63%

YEAR OVER YEAR AUM

Year	Amount	Y.O.Y Change
2020	$5,267,865.00	-
2021	$28,158,022.01	434.52%
2022	$62,327,174.84	121.35%
2023	$115,814,259.71	85.82%
2024	$165,848,258.19	43.20%
2025	$209,063,424.40	26.06%
JULY 2026	$200,171,233.21	-4.25%

*** As of July 31, 2026**

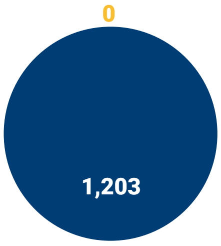
HISTORICAL PERFORMANCE*

Year	Percent
2020	10.47%
2021	10.39%
2022	10.57%
2023	10.79%
2024	10.82%
2025	10.68%
JULY 2026	10.50%

12 MO Trailing Return: 10.54% **Since inception: 10.59%**

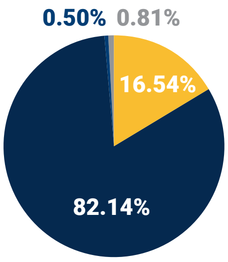
*CLASS F YIELDS

PORTFOLIO DIVERSIFICATION



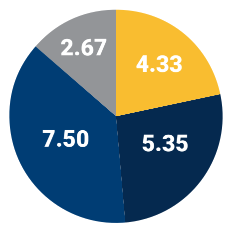
MORTGAGE ALLOCATION PER BUILDING TYPE

- Residential-Owner
- Commercial



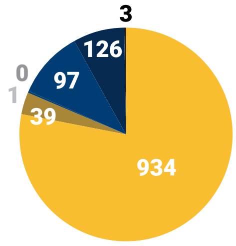
MORTGAGE ALLOCATION PER SECURITY POSITION

- First
- Second
- Third
- Blanket



AVERAGE MATURITY PER SECURITY POSITION
(Months)

- First
- Second
- Third
- Blanket



GEOGRAPHIC BREAKDOWN

- Ontario
- Quebec
- Manitoba
- Nova Scotia
- British Columbia
- Alberta
- Newfoundland

PORTFOLIO SUMMARY

Description	# of Mortgages	$ Amount	% Total
Security Rank			
Blanket Mortgages	8	$1,630,173.83	0.81%
First Mortgages	109	$33,115,318.60	16.54%
Second Mortgages	1,076	$164,420,277.48	82.14%
Third Mortgages	10	$1,005,463.30	0.50%
Mortgages	**1,203**	**$200,171,233.21**	**100.00%**
Asset Class			
Commercial	0	$0.00	0.00%
Residential - Owner	1,203	$200,171,233.21	100.00%
Geographic Breakdown			
Alberta	126	$15,657,156.95	7.82%
British Columbia	97	$20,293,245.02	10.14%
Manitoba	1	$25,000.00	0.01%
Newfoundland	3	$274,160.00	0.14%
Nova Scotia	3	$528,639.00	0.26%
Ontario	934	$156,492,337.57	78.18%
Quebec	39	$6,900,694.67	3.45%

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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