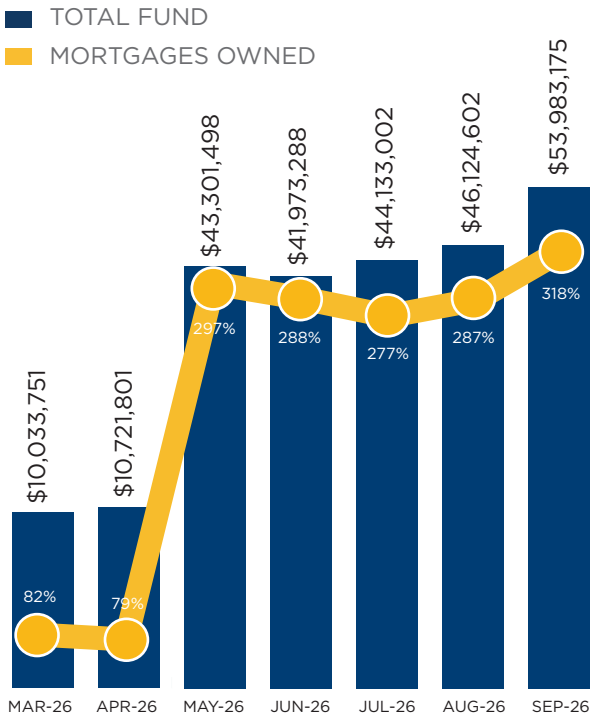
Prime Mortgage Fund

OCTOBER 1ST 2026
FUND REPORT

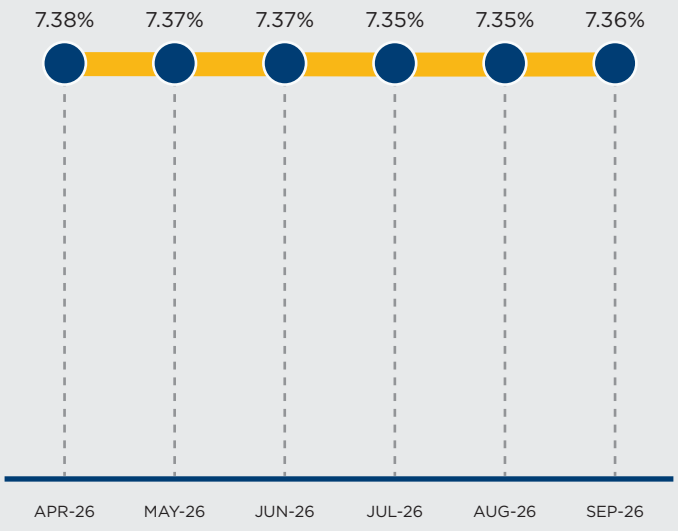
CMI MIC

Canadian Mortgages Inc. (CMI) is an Ontario based Mortgage Investment Corporation (MIC) that represents ownership in a diversified, professionally managed residential mortgage portfolio. The MIC invests primarily into first and second residential mortgages in strong, stable urban real estate markets across Ontario and the rest of Canada. CMI MICs are designed to minimize overhead and carrying costs, and are 100% backed by real property in prime real estate locations across Canada. The CMI MIC Prime Mortgage Fund is designed to generate net annual returns of 6–7%, comprised of interest and fee revenue minus expenses, directly to shareholders. The CMI MIC Prime Mortgage Fund offers consistent returns, while risk is mitigated through the MIC's investment in multiple mortgages, and the backing of MIC loans by real estate security.

ASSETS UNDER MANAGEMENT



NET ANNUAL YIELD (%)*



*CLASS F YIELDS

How Do We Invest?

The CMI MIC is a pure-play investment vehicle focused solely on high quality mortgage investments. Investors' capital is incorporated in a pool of mortgages that is then provided to end-borrowers. Some of the advantages of a MIC include:

- ✓ Investment in the CMI MIC Prime Mortgage Fund can be made in either cash or registered funds via a qualified trustee.
- ✓ Tends to have higher yields than other yield based investments on a risk-adjusted basis (please refer to 'Risk Factors'in the Offering Memorandum).
- ✓ Funds deposited in the CMI MIC Prime Mortgage Fund are exchanged for shares proportionate to the investor's capital investment ($1 preferred share for every $1 invested in the MIC).
- ✓ Each preferred share entitles the investor to a share of mortgage income earned by the MIC. Shares are RRSP, TFSA, RESP, RRIF and LIRA eligible.
- ✓ Targeted annual rate of return between 6% and 7%, paid monthly.
- ✓ Shares may be redeemed without penalty after 12 months with 30 days notice in advance of the monthly redemption period.
- ✓ Shares in the CMI MIC Prime Mortgage Fund are offered via registered securities dealers and issued contingent upon the investor qualifying.

MORTGAGE INFORMATION - LAST 6 MONTHS

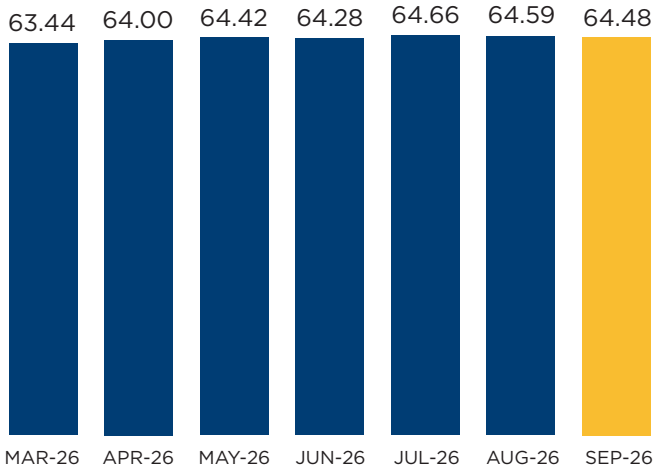
	APR 2026	MAY 2026	JUN 2026	JUL 2026	AUG 2026	SEP 2026
# Mortgages	30	115	104	107	109	123
Avg Loan Size	357,393	376,535	403,589	412,458	423,161	438,888
Mortgages Owned ($)	10,721,801	43,301,498	41,973,288	44,133,002	46,124,602	53,983,175
Invested Capital	13,625,328	14,569,692	14,580,804	15,958,328	16,090,546	16,960,557

INVESTORS AND DIVIDENDS - LAST 6 MONTHS

	APR 2026	MAY 2026	JUN 2026	JUL 2026	AUG 2026	SEP 2026
# Investors	75	73	73	76	77	82
$ Distributions	90,284	372,900	352,308	365,424	373,058	438,234
Dividends paid to Investors	83,796	89,482	89,550	97,745	98,555	104,025

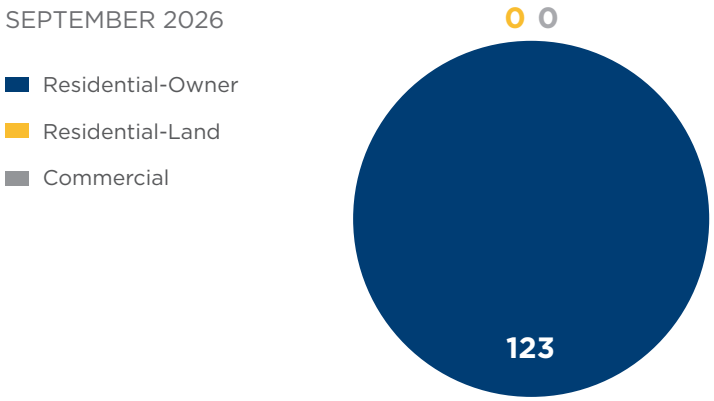
WEIGHTED AVERAGE LOAN-TO-VALUE

(%)



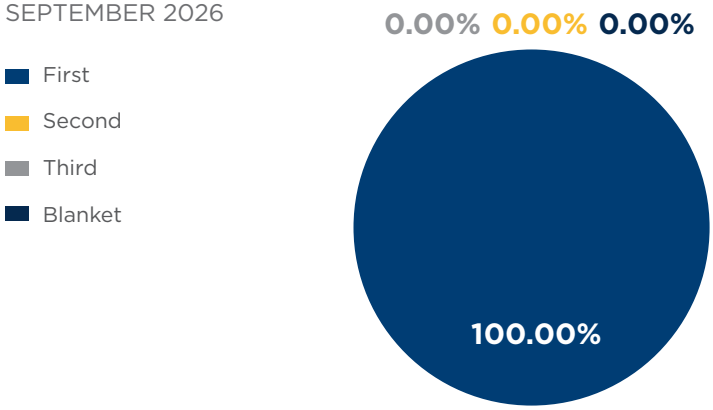
MORTGAGE ALLOCATION PER BUILDING TYPE

SEPTEMBER 2026



MORTGAGE ALLOCATION PER SECURITY POSITION

SEPTEMBER 2026



Risk Mitigation

CMI's diversified mortgage portfolio is based on a diligent assessment of risk and underwriting guidelines, allowing investors to enjoy consistent long-term growth while actively seeking to minimize risk exposure. CMI mitigates risk through a combination of the following practices:

- ✓ Concentrating on stable, high-growth and recession resistant residential market across Canada.
- ✓ Targeting moderate-risk mortgages while striving for a weighted-average portfolio loan-to-value of 65%.
- ✓ Strict mortgage origination guidelines backed by expert underwriters that assess each property's liquidity, equity growth projections and the ability of the applicant to service the debt.
- ✓ Confirming residential property value through professional appraisers and experienced local realtors.
- ✓ MIC maintains an appropriate amount of cash so that existing investors can make redemptions of their principal amount in any given year.
- ✓ Maintaining a diversified pool of mortgages with no single loan exceeding more than 10% of the book value.*

* The corporation will maintain a pool of diversified mortgages with no single loan exceeding more than 10% once the corporation's present value of mortgages exceeds 5 million dollars.

CONTACT US

Canadian Mortgages Inc. 2425 MATHESON BLVD. E. 8TH FLR, MISSISSAUGA ON, L4W5K4
Phone: 888-465-4350 | Email: advisor.services@thecmigroup.ca

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 Julian Clas (julian.clas@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 are 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.

*Shares may be redeemed without penalty after 12 months with 30 days notice in advance of the redemption period.

CMI

Class A: CCI 321, Class F: CCI 322