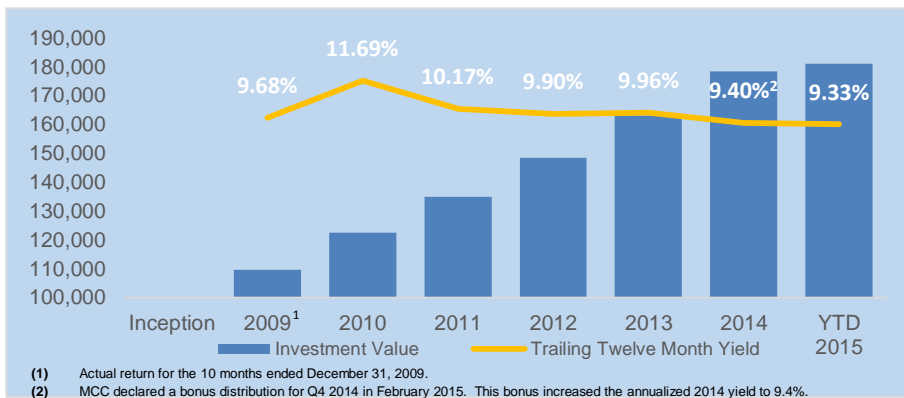


## INVESTMENT OBJECTIVE

The Mortgage Company of Canada (“MCC”) is a Mortgage Investment Corporation (“MIC”) whose objective is to provide investors with an attractive risk-adjusted return by primarily investing in mortgages of single family homes in the Greater Toronto Area. Our experienced management team ensures efficient operations, follows rigorous underwriting guidelines and leverages MCC’s third-party brokerage relationships as well as its affiliated mortgage brokerage for deal flow. Our Board of Directors, composed of a majority of independent members, provides corporate governance oversight ensuring that our objectives are pursued on behalf of our investors.

## HISTORICAL RETURNS<sup>2</sup>

**A \$100,000 investment in 2009 would be worth \$181,101 today**

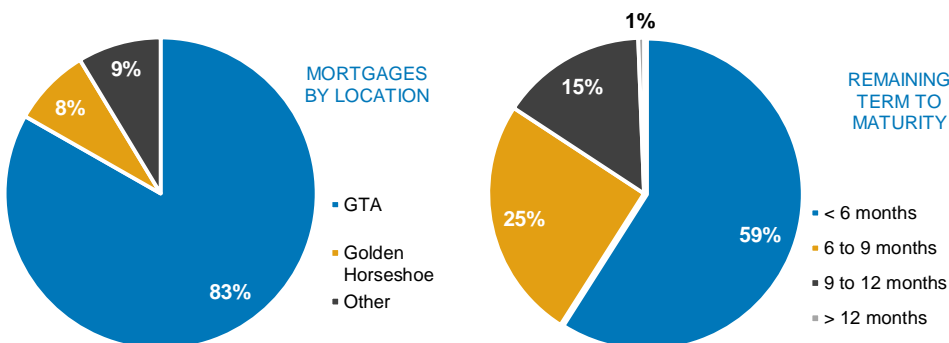


## INVESTMENT STRATEGY

MCC largely invests in first and second mortgages to refinance single-family houses in the GTA. We prudently manage risk by:

- Focusing on residential communities in the GTA where demand exceeds supply
- Insulating against housing price drops by limiting loan-to-value (“LTV”) to 80% or less (current LTV of mortgage portfolio is 69.4%)
- Applying a discount to appraised values determined by third-party best-in-class appraisal companies
- Creating portfolio diversification by providing a high volume of small value loans (average value of loan in mortgage portfolio is \$127,000)
- Investing in short-term loans with durations of one to two years

## PORTFOLIO SUMMARY<sup>3</sup>



**9.33%** Trailing Twelve Month Yield

**69.4%** Average LTV

**272** Mortgages Outstanding

## QUICK FACTS

**Mortgages Under Mgmt** . . . . . \$34.5 MM

**Average Loan Value** . . . . . \$127K

**Average Term to Maturity** . . . . . 6.4 months

### Portfolio Composition:

**Residential** . . . . . 100%

**Commercial** . . . . . 0%

### Investors:

**Participating in DRIP** . . . . . 57.4%

**Total number of investors** . . . . . 164

## MORE INFORMATION

To learn more about investing with MCC, please call or email:

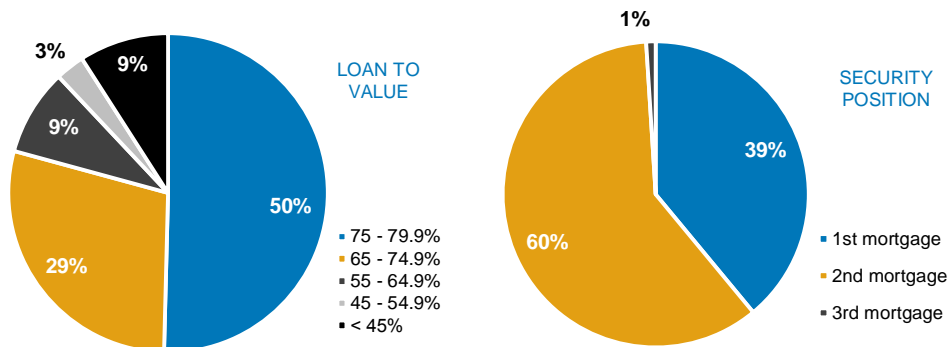
**Raj Babber**  
President and CEO

E [raj.babber@mcoci.com](mailto:raj.babber@mcoci.com)

T 905-886-5352 ext. 222

1) Monthly distributions are capped at 9%. Bonuses reflecting yields generated in excess of 9% are paid out quarterly as per the MCC Offering Memorandum.  
 2) Reflects yields earned by the predecessor company prior to the incorporation of the Mortgage Company of Canada on August 8, 2013 and those earned by MCC thereafter.  
 3) Weighted by book value of loan.

## PORTFOLIO SUMMARY (CON'T)



## MANAGEMENT TEAM

Our management team has demonstrated an excellent track record over their combined 40 years of lending experience. Management has approximately \$4 million invested in MCC on the same terms as our investors, insuring that our interests are aligned.

### RAJ BABBER – Founder, President & Chief Executive Officer and Director

- 15 years of experience in commercial and residential lending
- Founder of CanadaLend.com, one of the largest volume independent mortgage brokering houses in Canada

### SANJAY KAITH - Chief Operating Officer

- Over 10 years of experience in mortgage brokering, finance and lending in the small and medium business sector
- Experience and expertise in the residential housing market

### GREG GOUTIS CPA, CMA - Chief Financial Officer and Director

- Over 14 years of experience in the construction and real estate industries
- Formally, Vice President, Operations and Chief Financial Officer at The Royalton Retirement Residences

## INDEPENDENT BOARD OF DIRECTORS

MCC is committed to strong corporate governance practices. Accordingly, we have appointed three well-respected business and finance professionals, with public company experience, as independent members to our Board of Directors.

### DANIEL DRIMMER

- Over 19 years of experience in the multi-family residential and commercial real estate sectors in Canada and the United States
- Chairman of the Board of True North Apartment Real Estate Investment Trust (TN.UN:TSX) and True North Commercial Real Estate Investment Trust (TNT.UN:TSX), and Chief Executive Officer of Starlight Investments Ltd.

### TAMMY OLDENBURG

- Over 17 years of experience in various financial positions with MCAN Mortgage Corporation (MKP:TSX) ("MCAN"), Bank of Montreal and Ernst & Young
- Former Vice President and Chief Financial Officer of MCAN

### GLEN SILVESTRI

- Over 15 years of experience in the financial sector
- Partner at Imperial Capital Group, a leading mid-market private equity player
- Former Vice President of Teachers' Private Capital, the private equity arm of Ontario Teachers' Pension Plan
- Member of the Board of Equity Financial Holdings (EQI:TSX)

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## INVESTMENT TERMS

### Target Investor Yield

- 9% plus quarterly bonus
- Distributions paid monthly

### Dividend Reinvestment Plan

- DRIP available

### Redemptions

- Locked in for 1 year, 90-day notice for redemption thereafter
- No redemption fees

### Management Fees

- 0.5% annual base fee
- Performance fee above minimum threshold return of 9.5%

### Minimum Investment

- \$25,000

### Deferred Income Plans

- Eligible for RRSP, RRIF, RESP, TFSA

### Auditor

Grant Thornton LLP

### Legal Counsel

Cassels Brock & Blackwell LLP