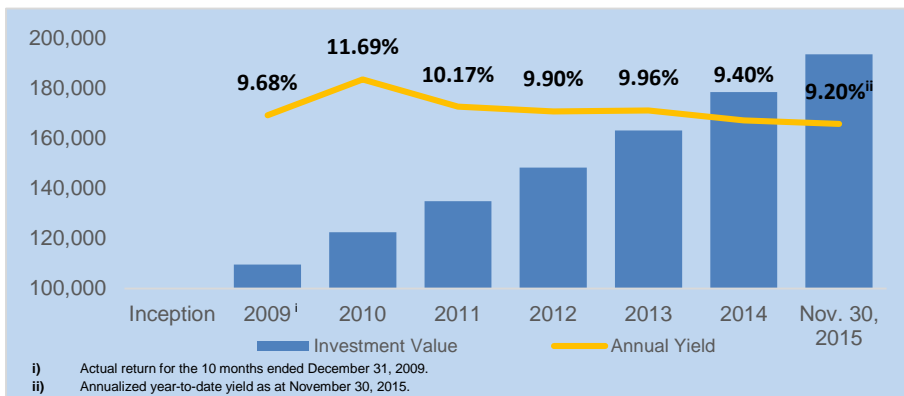


INVESTMENT OBJECTIVE

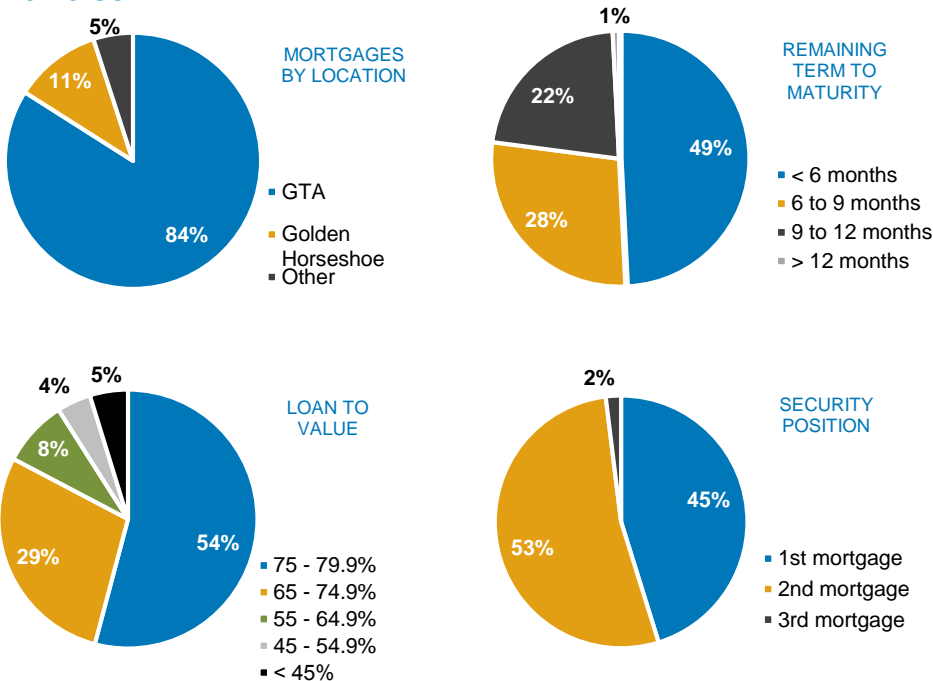
The Mortgage Company of Canada (“MCC”) is a mortgage investment corporation whose objective is to provide investors with an attractive risk-adjusted return by primarily investing in mortgages of single family homes in the Greater Toronto Area. Our experienced management team employs a focused lending strategy, follows rigorous underwriting analysis and leverages its third-party brokerage relationships as well as its affiliated mortgage brokerage for deal flow. MCC’s board of directors (“Board of Directors”) comprises a majority of independent members who provide corporate governance and oversight. The Board of Directors ensures that the corporate and financial objectives of MCC are pursued on behalf of its investors.

HISTORICAL RETURNS²

A \$100,000 investment in 2009 would be worth \$193,472 today



PORTFOLIO SUMMARY³



9.20% Annualized Year-to-Date Yield¹

69.7% Average Loan-to-Value

332 Mortgages Outstanding

QUICK FACTS

Total Mortgage Portfolio \$44.1 MM

Average Mortgage Value \$133K

Average Term to Maturity . . . 6.5 months

Portfolio Composition:

Residential 100%

Commercial 0%

Investors:

Participating in DRIP 57.8%

Total number of investors 166

MORE INFORMATION

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

Raj Babber
President and CEO

E 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.

MARKET OUTLOOK

A brief discussion concerning the Greater Toronto Area's housing market:

- November sales in the Greater Toronto Area increased by 14% on a year-over-year basis⁴
- For the month of November, the average selling price of single-family homes in the 905 region increased by 13.5%, on a year-over-year basis, to \$762,326⁴
- Sales during November were up on a year-over-year basis for all major home types, both in the City of Toronto and surrounding regions, suggesting that the demand for ownership housing is widespread, from first-time buyers to long-time homeowners across the GTA⁴
- Large inflows of permanent immigrants coupled with the misfortune of commodity-producing regions have redirected inter and intra-provincial population migration flows towards Toronto, increasing demand for homes in the area⁵

MANAGEMENT TEAM

Our management team has demonstrated an excellent track record over their combined 40 years of lending experience. Management and the Board of Directors have approximately \$6 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

MAJORITY 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 within the finance and real estate sectors
- Chief Financial Officer at Credit Suisse Canada
- Former Vice President and Chief Financial Officer of MCAN Mortgage Corporation (MKP:TSX)

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
- Former member of the Board of Equity Financial Holdings (EQI:TSX)

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4) Source: Toronto Real Estate Board, December 3, 2015.

5) Source: "Why analysts see no quick end to the Toronto, Vancouver housing booms", The Globe & Mail, December 10, 2015.

INVESTMENT TERMS

Target Investor Yield

- 9% plus discretionary 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, TFSA, RESP, RDSP and deferred profit sharing plans

Auditor

Grant Thornton LLP

Legal Counsel

Stikeman Elliott LLP

FundSERV Code

MCO100