

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 Board approved credit policy, 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 a framework around best practices.

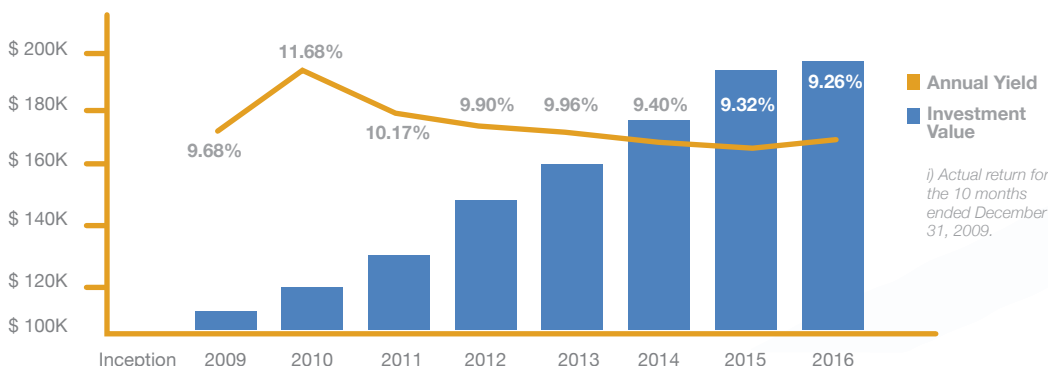


MORTGAGE COMPANY OF CANADA INC.

April 2016

HISTORICAL RETURNS²

A \$100,000 investment in 2009 would be worth \$212,824 today



QUICK FACTS

Total Mortgage Portfolio \$48.9 MM
 Average Mortgage Value \$144K
 Average Term to Maturity 5.72 Months

Portfolio Composition:

Residential 100%
 Commercial 0%

Investors:

Participating in DRIP 112
 Total number of investors 197

MORE INFORMATION

To learn more about how to invest with MCC, please email or call

Raj Babber

✉ raj.babber@mcoci.com
 ☎ 905-886-5352 ext. 222

9.26%¹

2016 Yield

69.5%

Average Loan-to-Value

340

Mortgages Outstanding

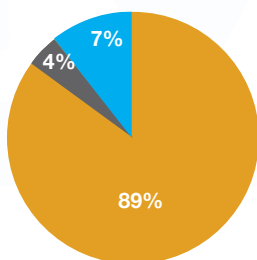
\$197MM

Total Deals Funded since inception as of April 30, 2016

📍 Park Place Corporate Centre, 15 Wertheim Ct., Suite 611 Richmond Hill, ON L4B 3H7

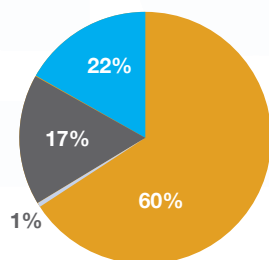
☎ 1-866-318-7222
 ✉ info@mcoci.com
 🌐 mcoci.com

PORTFOLIO SUMMARY³



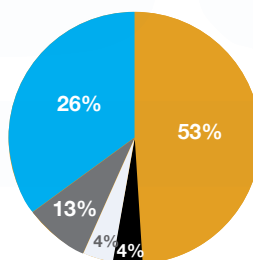
MORTGAGES BY LOCATION

■ GTA
 ■ Other
 ■ Golden Horseshoe



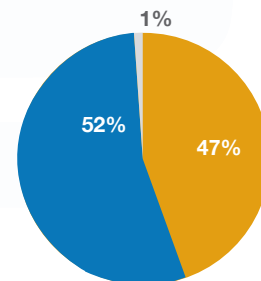
REMAINING TERM TO MATURITY

■ ≤ 6 months
 ■ ≤ 9 months
 ■ ≤ 12 months
 ■ >12 months



LOAN TO VALUE

■ 75 - 79.9%
 ■ 65 - 74.9%
 ■ 55 - 64.9%
 ■ 45 - 54.9%
 ■ < 45%



SECURITY POSITION

■ 1st Mortgage
 ■ 2nd Mortgage
 ■ 3rd Mortgage

1) Monthly distributions are targeted 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 regarding the Greater Toronto Area's housing market:

- While prices in Toronto jumped by 15% last year, surging demand is driving bidding wars and much bigger gains in the suburbs⁴
- Some of the factors driving the suburban housing market are similar to those driving home prices in the city: low interest rates, strong employment and immigration⁴
- The volume of resale homes soared an annualized 23% in Toronto suburbs, nearly double the 12% increase within the city of Toronto⁴
- Foreign investors are becoming an increasingly potent force in the suburbs, in some cases paying well over asking price⁴

INVESTMENT TERMS

Target Investor Yield

- 9% plus discretionary quarterly bonus
- Distributions paid monthly

Minimum Investment

- \$25,000

Dividend Reinvestment Plan

- DRIP available

Deferred Income Plans

- Eligible for RRSP, RRIF, TFSA, and RESP deferred profit sharing plans

Redemptions

- Locked in for 1 year, 60 day notice for redemption thereafter

Management Fees

- 0.5% annual base fee of assets under management, paid monthly
- Performance fee above minimum threshold return of 9.5%

Auditor

Ernst and Young LLP

Legal Counsel

Stikeman Elliott LLP
Gowlings LLP

FundSERV Code

MCO100

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, CEO and President

SANJAY KAITH

Chief Operating Officer

GREG GOUTIS CPA, CMA

Chief Financial Officer

DANIEL DRIMMER

Independent Director

TAMMY OLDENBURG CPA, CA

Independent Director

JAMES GARCELON CPA, HBA CA

Independent Director

MAJORITY INDEPENDENT BOARD OF DIRECTORS

MCC is committed to best practices and the preservation of shareholder capital. Accordingly, we have appointed three well respected business and finance professionals with public company experience as independent members to our Board of Directors.

⁴) Source: *The Globe and Mail* – Toronto's hot housing market drives big bidding wars in suburbs.