

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

August 2016

QUICK FACTS

Total Mortgage Portfolio	\$57.6MM
Year-Over-Year Increase	50.4%
Average Mortgage Value	\$164K
Average Term to Maturity	5.57 Months

Portfolio Composition:

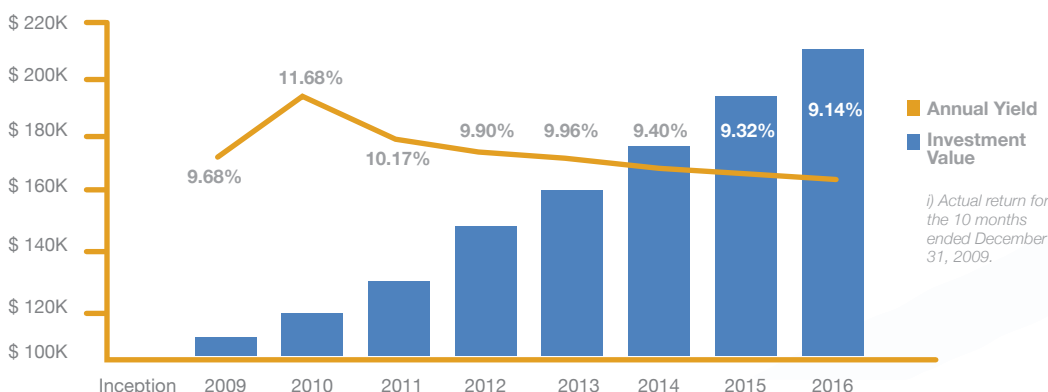
Residential	100%
Commercial	0%

Investors:

Participating in DRIP	144
Total number of investors	236
Management and Board Investment	\$6.3MM

HISTORICAL RETURNS²

A \$100,000 investment in 2009 would be worth \$210,423 today



9.14%¹

2016 TTM Yield

70.61%

Average Loan-to-Value

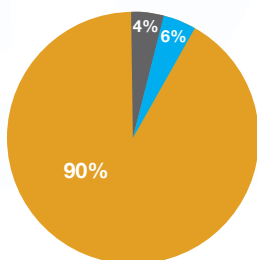
350

Mortgages Outstanding

\$220MM

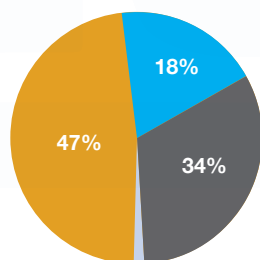
Total Deals Funded since inception as of August 31, 2016

PORTFOLIO SUMMARY³



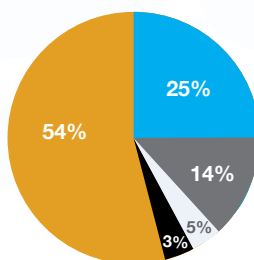
MORTGAGES BY LOCATION

- GTA
- Other
- Golden Horseshoe



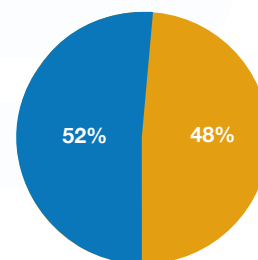
REMAINING TERM TO MATURITY

- ≤ 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

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 mcoci.com

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:

- For the month of August, the annual percentage change in home sales was an increase of approximately 13%⁴.
- The conditions underlying strong demand for ownership housing remained in place, including a relatively strong regional economy, growth in average earnings and low borrowing costs⁴.

- Detached houses in Toronto sold for an average of \$1,206K in August 2016, up 18.3 percent from August 2015⁴.
- On a year-over-year basis, the price of a detached home in the 905 region was up 23 percent to an average of \$906K⁴.

INVESTMENT TERMS

Target Yield

- Annual yield of 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, RESP and deferred profit sharing plans

Redemptions

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

Management Fees

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

Auditor

Ernst & Young LLP

Legal Counsel

Stikeman Elliott LLP
Gowling WLG

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 over \$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

JAMES GARCELON CFA®

Independent Director

TAMMY OLDENBURG CPA, 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.

MORTGAGE COMPANY OF CANADA

⁴) Source: Toronto Real Estate Board, Market Watch, September 7, 2016.