

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 secured by single family homes in the Greater Toronto Area. Our experienced management team employs an independent Board approved credit policy, follows rigorous underwriting analysis and leverages its third-party mortgage brokerage relationships as well as its affiliated mortgage brokerage for mortgage originations. 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

November 2016

9.14%¹

2016 TTM Yield

70.0%

Average Loan-to-Value

392

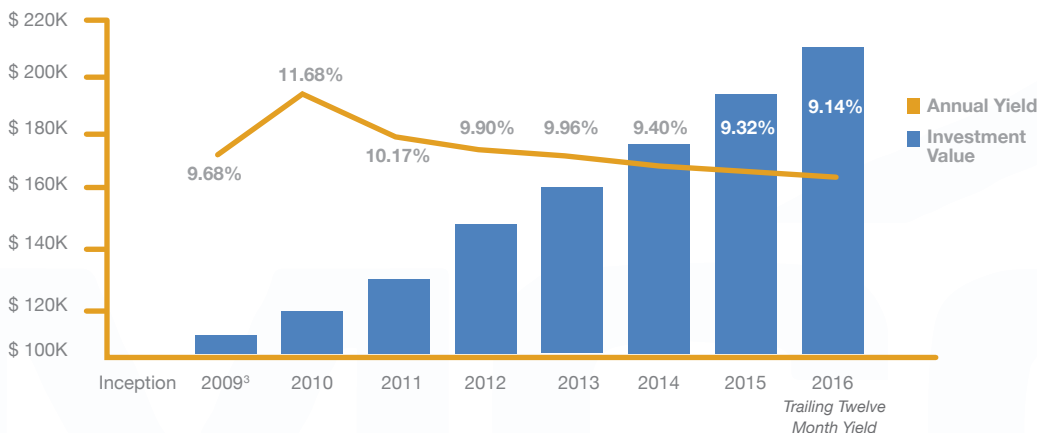
Mortgages Outstanding

\$241.8M

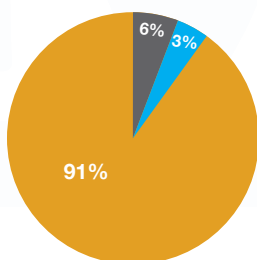
Total Deals Funded since inception as of November 30, 2016

HISTORICAL RETURNS²

A \$100,000 investment in 2009 would be worth \$215,332 today

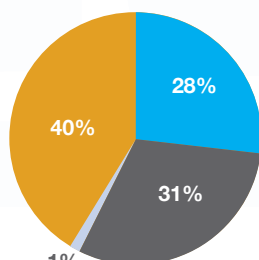


PORTFOLIO SUMMARY⁴



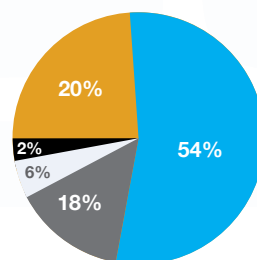
MORTGAGES BY LOCATION

- GTA
- Other
- Golden Horseshoe



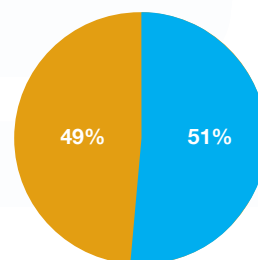
REMAINING TERM TO MATURITY

- ≤ 6 months
- ≤ 9 months
- ≤ 12 months
- >12 months



LOAN TO VALUE

- > 75.1%
- 65.1 - 75%
- 55.1 - 65%
- 45.1 - 55%
- < 45%



SECURITY POSITION

- 1st Mortgage
- 2nd Mortgage

QUICK FACTS

Total Mortgage Portfolio	\$68.2M
Year-Over-Year Increase	56.2%
Average Mortgage Value	\$173K
Average Term to Maturity	6.5 Months
Average Appraisal Value	\$703K

Portfolio Composition:

Residential	100%
Commercial	0%

Investors:

Participating in DRIP	161
Total number of investors	260
Management and Board Investment	\$6.3M

(common shares only)

TOTAL DEALS FUNDED IN NOVEMBER: \$6.76M

MORE INFORMATION

To learn more about MCC, please email or call:

Raj Babber

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

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) Actual return for the 10 months ended December 31, 2009.
4) Weighted by book value of loan.

CEO'S COMMENTARY

The election in the United States is finally over and the President-elect will be inaugurated on January 20, 2017. Predictions are plentiful as to the direction that the new government will take with respect to economic policy and there is particular uncertainty with respect to international trade and its effects on currencies. Uncertainty is, of course, the enemy of stable capital markets, so most market observers expect the stock market to be volatile, with traders reacting, and sometimes over-reacting, to short-term news.

At MCC, we are confident that our business is insulated from that capital markets volatility. We fund first and second mortgages on detached and semi-detached single family homes in the GTA for borrowers who meet our independent Board approved credit policies. We continue to execute against a strategy that has produced strong and consistent returns for shareholders, including a 9.14% trailing twelve month yield so far in 2016. As we approach year end, we feel confident that we are poised to end the year with strong results and are very well positioned for growth in 2017.

MAJORITY INDEPENDENT BOARD OF DIRECTORS

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

TAMMY OLDENBURG

- Over 18 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

JAMES GARCELON

- Over 20 years of experience in the financial sector
- Portfolio Manager at Shaunessy Investment Counsel Inc.
- Former Co-Founder and Principal of Grove Capital Group

RICHARD SENECHAL

- Former President and Chief Executive Officer of DUCA Financial Services Credit Union
- DUCA Director for over 30 years, served as Board Chair, Vice Chair, Chair Executive Committee, Chair Investment Committee, Chair Budget Committee and member of the Audit Committee.

STRATEGIC ADVISOR

DANIEL DRIMMER

- Over 19 years of experience in the multi-family residential and commercial real estate sectors in Canada and the United States
- President and Chief Executive Officer of Starlight Investments Ltd., Chairman of the Board, President and Chief Executive Officer of True North Commercial Real Estate Investment Trust and Chief Executive Officer of Starlight U.S. Multi-Family Core Funds.

INVESTMENT TERMS

Target Yield

- Annual yield of 9% (paid since inception) 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, 30 day notice, up to 60 days for redemption thereafter¹

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 a combined 45 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

GREG GOUTIS

Chief Financial Officer

SANJAY KAITH

Chief Operating Officer

¹) Refer to Offering Memorandum for additional terms.