



**MULTIPLE PROGRAMS
GREAT RETURNS
YOUR INVESTMENT
YOUR WAY**

The Canadian Mortgages Inc. (CMI) Group of Companies is a fully integrated enterprise composed of CMI Private Mortgages, CMI Mortgage Services, and Canadian Mortgages Inc. Mortgage Investment Corporation. These affiliated companies work collaboratively to originate, underwrite, and service mortgages, creating a seamless mortgage investment experience for lenders. Our common mission is to reshape and grow the private lending market by delivering innovative products and exceptional service.



We help our investors achieve stable fixed-income returns, with mortgage assets that are backed by collateral real estate security.

To assist you in achieving your financial goals, we offer two programs that are designed to appeal to a variety of investors. We aim to present you with only those investment opportunities that are best suited to your investment objectives, the capital you want to invest, and your risk tolerance. We pride ourselves in our integrity and strive for excellence while delivering tangible results for our clients.

WHOLE LOAN MORTGAGE PROGRAM

This program is designed for investors interested in adding whole residential mortgages to their investment portfolios. We do all the work for you, including sourcing, underwriting and then delivering mortgage opportunities directly to you in the form of complete loan applications. All mortgages are secured by real estate across Canada, with a focus on your preferred geographical location.

Our top priority is making sure we provide you with an appropriate investment that matches your risk tolerance and investment objectives.

INVESTMENT YIELDS

Yields offered in this program depend on multiple factors including loan type (1st, 2nd or 3rd mortgage), location, amount of equity, and asset class. We cater to low, medium, and high yield investors and thus can match the appropriate mortgage investment to your preferences. Yields can range anywhere from 6 – 16% and are based on your risk tolerance and the capital available to invest.

QUALIFICATIONS

Whole mortgages tend to require larger investments. Therefore, in order to qualify for this program, investors should have a net worth of \$1-2M+ in Ontario or British Columbia and \$500K-1M+ in all other provinces. We are looking to build long-term partnerships with our investors and thus recommend you have at least \$250,000 of liquid capital available to invest.

*Registered Funds Eligible

Mortgage Administration Services: At CMI, we value our investors. As part of our commitment to providing the best service in the industry, we offer a top notch, full-service mortgage administration program to all our investors at no additional cost. This is an added benefit of being a CMI investor, and is one more way that we add value for investors looking to invest with us.

For more information, visit us online at www.canadianlending.ca



MIC Funds Program

This is our managed mortgage portfolio solution. Investors can benefit from the power of diversification with a MIC since it pools multiple mortgages and their investors under one portfolio solution. Our family of funds can provide virtually any investor with the opportunity to invest in mortgage assets alongside an experienced mortgage lender. Investors purchase shares in a MIC rather than owning a particular mortgage, which provides the benefits of diversification while also reducing investment risk.

YIELDS

Our MIC family of funds aims to deliver monthly dividends at a targeted yield through diversified mortgage investment portfolios. Our MIC offerings include three funds addressing different return and risk profiles.

CMI MIC Funds

CMI MIC Prime Mortgage Fund — 6 to 6.5% Target Yield

CMI MIC Balanced Mortgage Fund — 8 to 9% Target Yield

CMI MIC High Yield Opportunity Fund — 10 to 11% Target Yield

We offer the ability to compound returns by using a DRIP (Dividend Re-investment Plan) to re-invest interest on a monthly basis can enhance the returns you can expect to derive from these investment products.

QUALIFICATIONS

Available to qualified investors in all provinces and accredited investors outside of Canada.

- Registered Funds eligible
- Minimum investments as low as \$5,000

To learn more about CMI MIC Funds, visit us at www.cmimic.ca

If you would like more information about CMI and our programs, please contact our Investor Relations department by phone at **1-888-465-8564** or by email at **investors@thecmigroup.ca**

Invest the right way

