



Mortgage Investment Corporation

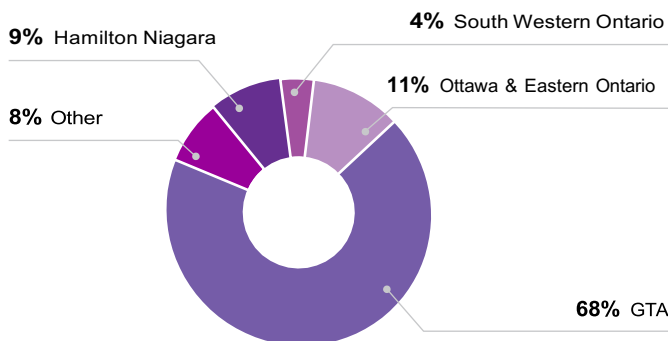
## PRIVATE MORTGAGES MADE EASY

Invest with confidence

### Portfolio Information

Fund Size	17 M
Minimum Investment	\$50,000
Average Investment	\$298,000
Dividend Reinvestment Frequency	Quarterly
Dividend Reinvestment Participation	52%
Residential Mortgages	98.88%
Average Mortgage Size	\$263,000
Average Loan-to-Value	68%
Redemption	Locked in year 1 1% in year 2 0% in year 2+
Returns	2023 Annualized Return: 9.13% Since Inception: 9.15% Current Target Yield: 9.0 – 9.5% Q1 2.38% / Q2 2.38% / Q3 2.38%

### Portfolio Breakdown



M12 Capital has retained BELCO Private Capital as its exempt market dealer for the distribution of its securities.

If you are interested in investing, we will connect you with a registered Dealing Representative (DR) who can walk you through the investment process.

Past performance is not intended to provide an indication of future performance.

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## Firm Profile

M12 Capital Mortgage Investment Corporation (M12 Capital MIC) is based in Mississauga, Ontario.

M12 Capital MIC offers investors an opportunity to participate in a large, diversified portfolio of high yielding Canadian mortgages.

M12 Capital MIC is primarily focused on residential and Commercial real estate in Ontario in both urban and suburban markets. Our Management Team has many years of experience in mortgage lending, originating, underwriting, risk management and administration.

## Investment Objectives

Our investment objectives are to preserve our shareholders equity and provide them with a stable and secure source of dividends from our investment portfolio.

The Manager, M12 Mortgages Ltd., is licensed as a Mortgage Administrator through the Financial Services Regulatory Authority of Ontario (FSRA). Mortgage Administrator License # 13221.

## Why invest with our MIC?

### Effortless Investment

It is daunting to lend private mortgages as a stand-alone investor. M12 has strong resources for underwriting, legal, accounting and financial skills. As a MIC, we have the scale to achieve volumes that diversify risk and maintain a diverse portfolio. Our deal flow allows us to quickly reinvest so that capital doesn't remain idle, thereby increasing your return.

### Secure

Our team works with borrowers, lawyers, brokers, notaries and other advisors to administer the mortgage portfolio. Additionally, we may opportunistically add leverage to our balance sheet.

## Why Work with Us?



### Proven Track Record of Managers

The managers have been administering mortgages for many years with a consistent return to their investors.



### Diversified Security

First and second mortgages primarily on residential and commercial properties in Ontario.



### Qualified Investments

RDSPs, RRSPs, RRIFs, TFASs, RESPs, LIRA, LIF, RLIF, RLSP, DPSP Eligible.