

MIC FACTS

SECURED YIELD INVESTMENTS

EquityLine Mortgage Investment Corporation (EquityLine MIC) is a Canadian mortgage investment corporation incorporated under the laws of the Province of Ontario and located in Richmond Hill, Ontario, Canada. EquityLine has \$39.9 million** CDN assets under management (AUM). Through a Special Purpose Vehicle (SPV) with a Charter Canadian Bank, EquityLine has access to \$55 million* of mortgage funding.

Corporate Snapshot

Issuer EquityLine Mortgage Investment Corporation

Manager EquityLine Financial Service Corp.

Eligibility RRSP, RESP, RRIF, RDSP, and TFSA

Auditor Grant Thornton LLP

Legal Cassels Brock & Blackwell LLP

Custodian Computershare Canada

Incorporation January 18, 2018

Management Fee 1.0%

Current Yield A, B Series 8.0% | F Series 8.5% | I Series 7.0%

Distributions Monthly

AUM CDN \$38.3 million*

Bank TD Bank



Investment Options

SERIES “B” PREFERRED

CIRO I CND Exempt Market
Minimum 8% – Target 10% dividend per annum
Fundserv Code: BEL203

CAD \$10.00 per share

SERIES “F” PREFERRED

CIRO I Portfolio Investment Managers
Minimum 8.5% – Target 10% dividend per annum
Fundserv Code: BEL205

CAD \$10.00 per share

SERIES “I” PREFERRED

CIRO I Portfolio Investment Managers
Minimum 7.0% – Target 10% dividend per annum
Fundserv Code: BEL207

CAD \$10.00 per share

SERIES “A” PREFERRED

Fixed 8.0% dividend per annum

USD \$2.00 per share



The EquityLine MIC Difference*

- ✓ **99.6% residential mortgages**, very low exposure to commercial properties or development.
- ✓ Mortgage loans jurisdiction, **63.81% GTA, 36.19% Southern Ontario** (urban centres with population of 50,000 or more).
- ✓ **First mortgages** represents 82.67% of the mortgage pool.
- ✓ **Tier 1 bank** underwriting guidelines.
- ✓ Short mortgage terms, **average 10 months**, mitigates market shifts.
- ✓ Lower loan amounts average, **\$490K**.
- ✓ Lower Loan-to-Value (**LTV**) ratio, **74.89%**.
- ✓ Properties are appraised through an accredited member of the **Appraisal Institute of Canada** within 30 days of loan approval.
- ✓ Well established and **growing network of Ontario Mortgage brokers**.

Management & Governance

Equityline MIC has an experienced mortgage investment management team, supported by a Board with extensive knowledge of financial services, regulatory matters and public reporting experience. Board selection criteria stipulates a majority representation of independent directors with industry knowledge and experience.

Disclaimer: This fact sheet is a summary of our offering and is for information purposes only. For full details of these offerings please refer to the EquityLine Mortgage Investment Corporation Offering Memorandum or Prospectus on our website. An investment in this offer must generally be done through a registered dealer. Please speak to your financial advisor or dealing representative for more details of the investment process and to obtain a subscription package.

*Mortgage portfolio references as of September 30, 2023.

For more information on EquityLine MIC, please contact

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EquityLine Financial Corporation FSRA #12570