



RESCO Mortgage Investment Corporation

August 31st, 2021

This document contains key information you should know about RESCO Mortgage Investment Corporation (the "Corporation"). You can find more details about this in our Offering Memorandum. Ask your Exempt Market Dealer Representative for a copy or contact RESCO Mortgage Investment Corporation at 1-866-737-2611 or email info@rescominc.ca

QUICK FACTS

As of August 31st, 2021

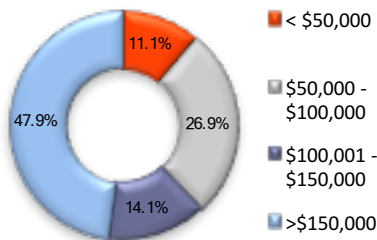
ISSUER	RESCO Mortgage Investment Corporation	MANAGEMENT FEE	Up to 1.50% per annum
SECURITIES	Class B Preferred Shares	UNIT PRICE	\$10.00 per share
INCEPTION DATE	March 31 st , 2014	PORTFOLIO SIZE	\$63,753,463.30
FUND MANAGER	Radiance Mortgage Brokerage Inc. (Licence 12430)	CURRENT YIELD	8.00% per annum
MORTGAGE ADMINISTRATOR	5C Capital Inc. (Licence 12431)	DISTRIBUTIONS	Monthly on the 15 th of each month
AUDITOR	Rosenswig McRae Thorpe LLP Chartered Accountant	MINIMUM INVESTMENT	\$10,000
SECURITIES LAWYER	Gowling WLG (Canada) LLP	SUBSEQUENT INVESTMENT	\$5,000
TRUSTEE	Olympia Trust / Western Pacific Trust / Computershare Trust	INVESTMENT PLANS	RRSP and TFSA Eligible

WHAT DOES THE CORPORATION INVEST IN?

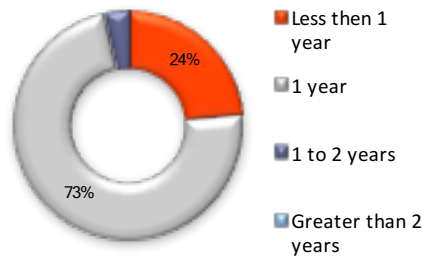
The Corporation invests primarily in first and second mortgages secured by residential properties located in major urban centres in Canada. Mortgage terms are typically 6 to 24 months which minimizes real estate price fluctuation risk, interest rate risk and duration risk.

RESCO MIC currently has 234 mortgages with a total principal outstanding of \$60,769,145.68, which comprises of 60 first mortgages, 169 second mortgages, and 5 third mortgages. The Corporation's mortgages are all secured by properties in Ontario, Manitoba and Alberta. Currently, 100% of the portfolio is in residential mortgages.

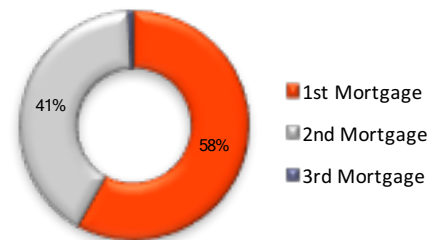
Mortgage Size



Mortgage Term



Mortgage Position (\$)



RISK FACTORS

The value of the investment can go down as well as up. One way to gauge risk is to look at how much an investment's returns change over time which is called "volatility". Investments with higher volatility will have returns that change more over time. Since inception, RESCO MIC has been generating a steady and consistent return of 8% per annum, paid monthly.

Like most other investments such as stocks or mutual funds, this investment is not guaranteed by CDIC (Canada Deposit Insurance Corporation).

INCOME TAX TREATMENT

You will have to pay income tax on any money you earned from an investment. How much you need to pay depends on the tax rates where you live and whether or not you hold investment in a registered plan, such as Registered Retirement Savings Plan (RRSP) or a Tax-Free Savings Account (TFSA). Keep in mind that if you hold your investment in a non-registered account, distributions are included in your taxable income, whether you choose to receive them in cash or have them reinvested. Distributions are considered as interest income and you will receive a T5 at the end of the year.



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WHY INVEST?

Secured by Canadian real estate
 Consistent yield of 8% per annum since inception
 Low volatility that gives you peace of mind
 Lack of developmental risk - portfolio consists of existing properties
 Annual audit required by CRA under Income Tax Act Section 130.1
 Minimum investment of only \$10,000

THIS INVESTMENT IS FOR INVESTORS WHO:

Seek monthly income from their investment
 Prefer investment secured by Canadian Real Estate
 Want passive income with potential higher yield
 Diversify their RRSP or TFSA investment portfolio with a fixed-income product
 Plan to hold their investment for medium to long term
 Does not require immediate access to their investment

PORTFOLIO PERFORMANCE as of August 31st, 2021

This chart shows the rate of return to holders of the Corporation's Class B Preferred Shares each year since inception.

Performance based on an investment of \$150,000 since March 2014					
2016	2017	2018	2019	2020	Since Inception(\$)
8%	8%	8%	8%	8%	\$270,969.46

*Rate of return is not guaranteed, terms and conditions may apply.

	Mortgage Amount	Weighted Average Interest Rate	Loan-to-Value
Ontario	\$60,392,202.00	9.17%*	69.41%
Manitoba	\$307,943.68	12.89%	81.24%
Alberta	\$69,000.00	14.99%	80.00%
TOTAL	\$60,769,145.68	9.20%*	69.58%

*Estimate Adjusted Rate

MARKET OVERVIEW

Electoral housing proposals unlikely to have a material negative effect on Canadian housing market

The housing market has been a hot topic thus far in Canada's federal election cycle. The three major parties have all proposed plans to sway votes from those concerned with affordable housing. Historically, one of the most common proposals has been a capital gains tax on primary residency. The policy has often been referred to as "political suicide", as it remains wholly unpopular among voters – the majority of whom are homeowners.

A second proposal is shared by both the Liberal and Conservative policy proposals – a temporary ban on foreign ownership. The NDP has gone a step further and proposed a 20% non-resident purchase tax. The effects of the proposed policies are expected to be relatively mundane, as the vast majority of homebuyers are Canadian citizens or residents. Countries that have implemented similar policies, including Australia and New Zealand, have continued to see all-time high real estate price appreciation despite their regulatory changes.

ABOUT THE BOARD OF DIRECTORS

The Corporation is led by a group of financial professionals who each bring experience and expertise in their respective fields such as banking, mortgage lending, real estate development, risk management and portfolio management.

FOR MORE INFORMATION ABOUT RESCO MIC

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DISCLAIMERS

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