



RESCO Mortgage Investment Corporation

As of January 31, 2024

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 January 31, 2024

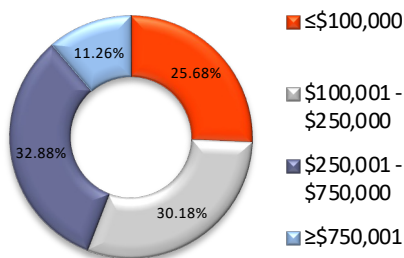
ISSUER	RESCO Mortgage Investment Corporation	MANAGEMENT FEE	1.00% per annum
SECURITIES	Class B Preferred Shares	UNIT PRICE	\$10.00 per share
INCEPTION DATE	March 31st, 2014	ASSET UNDER MANAGEMENT	\$78,939,244.34
FUND MANAGER	Radiance Mortgage Brokerage Inc. (Licence 12430)	CURRENT YIELD	8.00% per annum
MORTGAGE ADMINISTRATOR	5C Capital Inc. (Licence 12431)	DISTRIBUTIONS	Monthly on the 15th 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	INVESTMENT PLANS	RRSP and TFSA Eligible

WHAT DOES THE CORPORATION INVEST IN?

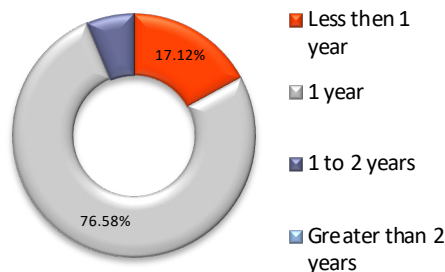
The Corporation invests primarily in first and second mortgages secured by residential properties located in major urban centers in Canada. Mortgage terms are typically 6 to 24 months which minimizes real estate price fluctuation risk, interest rate risk and duration risk.

RESCO MIC currently has 222 mortgages with a total principal outstanding of \$78,939,244.34, which comprises of 77 first mortgages, 141 second mortgages, and 4 third mortgages. The Corporation's mortgages are all secured by properties in Ontario and Manitoba. Currently, 100% of the portfolio is in residential mortgages.

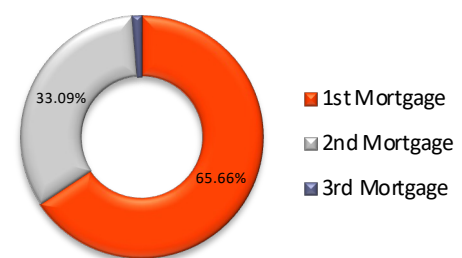
Mortgage Size



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
 Do not require immediate access to their investment

PORTFOLIO PERFORMANCE as of January 31, 2024

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					
2018	2019	2020	2021	2022	Since Inception (\$)
8%	8%	8%	8%	8%	\$ 328,686.75

	Mortgage Amount	Weighted Average Interest Rate	Loan-to-Value
Ontario	\$78,824,300.66	10.19%	66.39%
Manitoba	\$114,943.68	13.69%	59.69%
TOTAL	\$78,939,244.34	10.20%	66.38%

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

MARKET OVERVIEW

Greater Toronto home sales surge 37% in January

Home sales in the GTA surged by 37 percent last month compared to the same period last year, driven by the allure of lower borrowing costs associated with fixed-rate mortgages, which enticed some buyers to return to the market. According to the Toronto Regional Real Estate Board, there were 4,223 home sales last month, marking a significant 22.9 percent increase from December. Despite a 6.1 percent increase in new listings, the market remains tighter than a year ago, with demand outpacing supply. Sales saw a year-over-year increase across all housing categories, with townhouses leading at 54.5 percent.

Should inflation indeed moderate this year as projected by the Bank of Canada, the subsequent decrease in interest rates is likely to encourage a resurgence of buyers in the market, including individuals currently grappling with high rental costs who are seeking to purchase their first homes.

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

This information sheet is for information purposes only and is not, and under no circumstances is to be construed as, an invitation to make an investment in RESCO Mortgage Investment Corporation. The rate of returns and other information disclosed here have not been independently verified and have been prepared by Management. This communication contains certain statements that may be forward-looking statements. Although RESCO MIC believes the expectations expressed in such forward-looking statements are based upon reasonable assumptions, such statements are not guarantees of future performance and actual results may differ materially from those in the forward-looking statements. Factors that could cause the actual results to differ materially from those in forward looking statements include: failure to successfully negotiate or subsequently close transactions adverse results from mortgage investments and general economic, market or business conditions. Investors are cautioned that any such statements are not guarantees of future performance and actual results may differ materially from those projected in the forward-looking statements. Forward looking statements are based on the beliefs, estimates and opinions of RESCO MIC's management on the date that statements are made. RESCO MIC undertakes no obligation to update these forward-looking statements in the event that management's beliefs, estimates or opinions, or other factors, change. Investing in RESCO Mortgage Investment Corporation involves significant risks. There is currently no secondary market through which the MIC preferred shares can be sold and there can be no assurance that any such market will develop. A return on an investment in RESCO MIC preferred shares is not comparable to the return on an investment in a fixed-income security. The recovery of an initial investment is at risk, and the anticipated return on such an investment is based on many performance assumptions. Past performance is not a guarantee of future returns. The price of the security mentioned here and the income it produces may fluctuate and/or be adversely affected by market factors, and investors may realize losses on investments in such security, including the loss of investment principal. Investment in this Corporation is not CDIC insured. Prospective investors should thoroughly review the offering memorandum and are advised to consult with their own legal and tax advisors concerning this investment. The information contained herein: (1) may not be copied or distributed; and (2) is not warranted to be accurate, complete or timely. Neither RESCO MIC nor its content providers are responsible for any damages or losses arising from any use of this information.