



RESCO Mortgage Investment Corporation

As of October 31, 2023

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 October 31, 2023

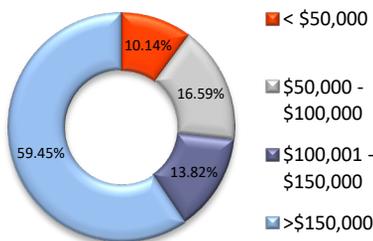
ISSUER	RESCO Mortgage Investment Corporation	MANAGEMENT FEE	1.00% per annum
SECURITIES	Class B Preferred Shares	UNIT PRICE	\$10.00 per share
INCEPTION DATE	March 31st, 2014	ASSET UNDER MANAGEMENT	\$79,016,439.34
FUND MANAGER	Radiance Mortgage Brokerage Inc. (Licence 12430)	CURRENT YIELD	8.00% per annum
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?

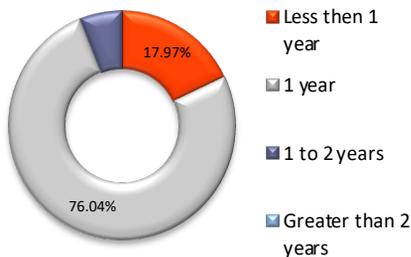
The Corporation invests primarily in first and second mortgages secured by residential properties located in major urban centers in Canada. Mortgage terms are typically 6 to 24 months which minimizes real estate price fluctuation risk, interest rate risk and duration risk.

RESCO MIC currently has 217 mortgages with a total principal outstanding of \$79,016,439.34, which comprises of 69 first mortgages, 145 second mortgages, and 3 third mortgages. The Corporation's mortgages are all secured by properties in Ontario and Manitoba. Currently, 100% of the portfolio is in residential mortgages.

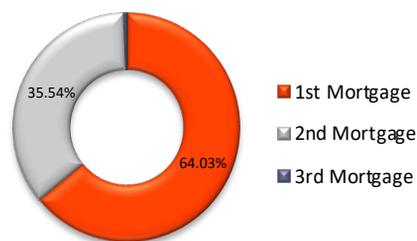
Mortgage Size



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.



RESCO Mortgage Investment Corporation

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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 October 31, 2023

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%	\$322,066.39

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

	Mortgage Amount	Weighted Average Interest Rate	Loan-to-Value
Ontario	\$78,881,495.66	10.22%	66.65%
Manitoba	\$134,943.68	13.07%	78.72%
TOTAL	\$79,016,439.34	10.22%	66.67%

MARKET OVERVIEW

Interest Rate Hikes Coming to a Halt

The Bank of Canada has decided to keep its benchmark interest rate steady at five percent in October, two consecutive months that the central bank has done so and a sign it may be moving to the sidelines after raising the cost of borrowing 10 times since last year.

Given the rise in the unemployment rate to 5.7% in October and the continued weakness in the economy might suggest that more rate hikes will not happen anytime soon. In fact, many experts are expecting the Bank's next move will be an interest rate cut starting in the second quarter of 2024.

There is growing evidence that the interest rate increases are dampening economic activity and inflation is finally heading in the right direction. If the central bank is indeed done with rate hikes, it is certainly welcoming news for many homeowners and the real estate industry.

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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