

RESOCO Mortgage Investment Corporation

As of August 31, 2024

This document contains key information you should know about RESOCO Mortgage Investment Corporation (the "Corporation"). You can find more details in our Offering Memorandum. Check out our website www.resocomic.ca or ask your Exempt Market Dealer Representative for a copy, or contact RESOCO Mortgage Investment Corporation at 1-866-737-2611 / info@resocomic.ca

QUICK FACTS

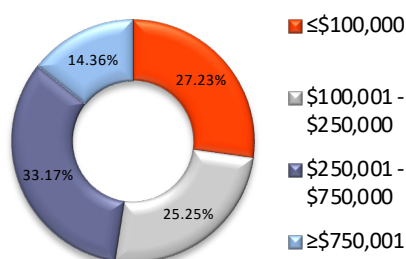
ISSUER	RESOCO Mortgage Investment Corporation	UNIT PRICE	\$10.00 per share
SECURITIES	Class B Preferred Shares	ASSET UNDER MANAGEMENT	\$78,644,307.61
INCEPTION DATE	March 31st, 2014	CURRENT YIELD	8.00% per annum
FUND MANAGER	Radiance Mortgage Brokerage Inc. (Licence 12430)	DISTRIBUTIONS	Monthly on the 15th of each month
MORTGAGE ADMINISTRATOR	5C Capital Inc. (Licence 12431)	MINIMUM INVESTMENT	\$10,000
AUDITOR	RMR Rosenswig McRae Rosso LLP	SUBSEQUENT INVESTMENT	\$5,000
SECURITIES LAWYER	Gowling WLG (Canada) LLP	INVESTMENT PLANS	RRSP and TFSA Eligible
TRUSTEE	Olympia Trust / Western Pacific Trust	DRIP (DIVIDENDS REINVESTMENT PLAN)	Available
MANAGEMENT FEE	1.00% per annum	LINE OF CREDIT USED	\$10,746,897.80

WHAT DOES THE CORPORATION INVEST IN?

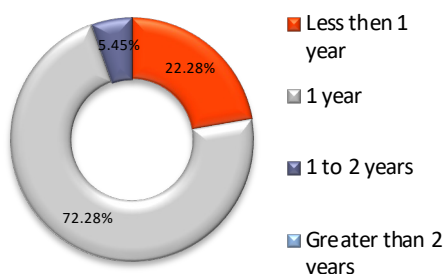
The Corporation invests primarily in first and second mortgages secured by residential properties located in major urban centers in Canada. Mortgage terms are typically 6 to 24 months which minimizes real estate price fluctuation risk, interest rate risk and duration risk.

The Corporation currently holds 202 mortgages, with a total principal outstanding of \$78,644,307.61, which comprise of 73 first mortgages, 126 second mortgages, and 3 third mortgages. The Corporation's mortgages are all secured by properties in Ontario and Manitoba. 100% of the portfolio is in residential mortgages.

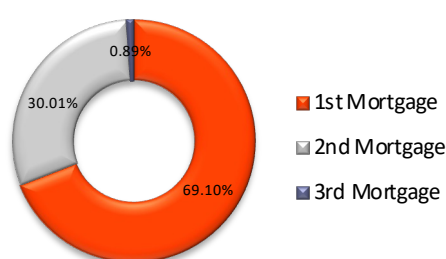
Mortgage Size



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, the Corporation has been generating a steady and consistent return of 8% per annum, paid monthly.

Like most other investments such as stocks and 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 of where you live and whether or not you hold investment in a registered plan, such as Registered Retirement Savings Plan (RRSP) and 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

As of August 31, 2024

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 August 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					
2019	2020	2021	2022	2023	Since Inception (\$)
8%	8%	8%	8%	8%	\$344,335.67

	Mortgage Amount	Weighted Average Interest Rate	Loan-to-Value
Ontario	\$78,529,363.93	10.19%	65.39%
Manitoba	\$114,943.68	13.69%	54.39%
TOTAL	\$78,644,307.61	10.20%	65.37%

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

MARKET OVERVIEW

More Stable Real Estate Market Anticipated

The Bank of Canada is expected to reduce its overnight rate at the upcoming September meeting, bringing it down to 4.25%, the lowest level since spring 2023.

While these rate cuts will improve housing affordability, the immediate impact on the housing market is likely to be limited. A more significant drop in the key interest rate is necessary before the real estate market sees a substantial boost. However, there is positive news: most economists expect the central bank's rate to fall continuously to below 3% by the end of 2025. With this substantial decrease, a more stable and balanced real estate market is anticipated by spring 2025.

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 dated June 4, 2024 and are advised to consult with their own legal and tax advisors concerning this investment.

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