

RESCO Mortgage Investment Corporation

As of July 31, 2025

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

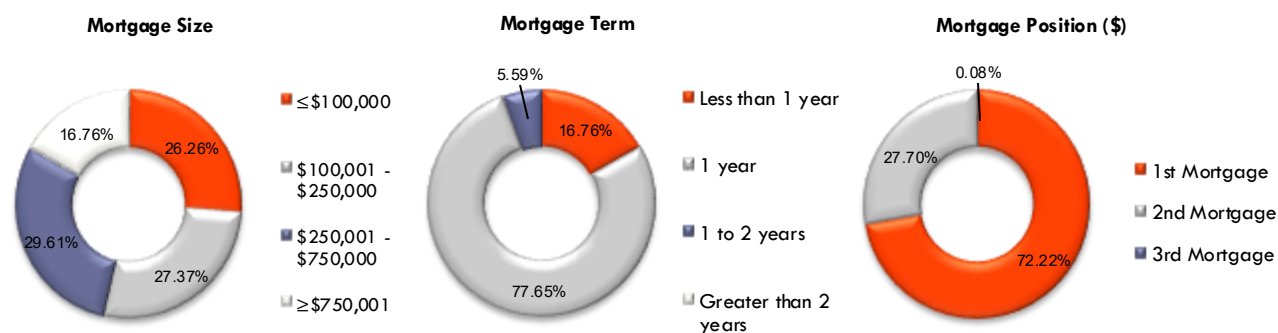
QUICK FACTS

ISSUER	RESCO Mortgage Investment Corporation	ASSET UNDER MANAGEMENT	\$ 72,071,509.37
SECURITIES	Class B Preferred Shares	CURRENT YIELD	8.00% per annum
INCEPTION DATE	March 31st, 2014	DISTRIBUTIONS	Monthly on the 15th of each month
FUND MANAGER	Radiance Mortgage Brokerage Inc. (Licence 12430)	MINIMUM INVESTMENT	\$10,000
MORTGAGE ADMINISTRATOR	5C Capital Inc. (Licence 12431)	SUBSEQUENT INVESTMENT	\$5,000
AUDITOR	RMR Rosenswig McRae Rosso LLP	INVESTMENT PLANS	RRSP and TFSA Eligible
SECURITIES LAWYER	Gowling WLG (Canada) LLP	DRIP (DIVIDENDS REINVESTMENT PLAN)	Available
TRUSTEE	Olympia Trust / Western Pacific Trust	LINE OF CREDIT USED	\$81,649.76
MANAGEMENT FEE	1.00% per annum	RESIDENTIAL MORTGAGES (\$)	98.36%
UNIT PRICE	\$10.00 per share	OTHER MORTGAGES (\$)	1.64%

WHAT DOES THE CORPORATION INVEST IN?

The Corporation primarily invests in first and second mortgages secured by residential and commercial properties located in major urban centers across Canada. Mortgage terms typically range from 6 to 24 months, minimizing exposure to real estate price volatility, interest rate risk, and duration risk.

The Corporation currently holds 179 mortgages, with a total principal outstanding of \$72,071,509.37, which comprise of 67 first mortgages, 110 second mortgages, and 2 third mortgages. The Corporation's mortgages are all secured by properties in Ontario. 98.36% of the portfolio is in residential mortgages.



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.

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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 July 31, 2025

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					
2020	2021	2022	2023	2024	Since Inception (\$)
8%	8%	8%	8%	8%	\$370,445.72

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

	Mortgage Amount	Weighted Average Interest Rate	Loan-to-Value
Ontario	\$72,071,509.37	9.98%	69.41%
Manitoba	\$0.00	0.00%	0.00%
TOTAL	\$ 72,071,509.37	9.98%	69.41%

MARKET OVERVIEW

Toronto Real Estate Rebounds in July as Buyer Confidence Grows

Toronto's housing market showed renewed strength in July, delivering its best performance since 2021. According to TRREB, home sales surged 10.9% year-over-year, with over 6,100 properties sold, and a 1.3% increase month-over-month. The momentum reflects growing buyer confidence, improved affordability, and early signs of stabilization in borrowing costs. While average home prices dipped 5.5% year-over-year to just above \$1.05 million, this moderation has made ownership more accessible for many. The benchmark price also declined 5.4%, but the price adjustment has helped unlock pent-up demand, especially among first-time buyers.

With activity rising and interest rates expected to ease further into 2026, many industry watchers see July as a potential turning point. Although some economic uncertainty remains, market fundamentals in the GTA remain strong, and buyer sentiment is clearly improving. Overall, July marks a positive shift in momentum and offers encouraging signs for a more active fall market ahead.

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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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 February 25, 2025 and are advised to consult with their own legal and tax advisors concerning this investment.

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