

## RESCO Mortgage Investment Corporation

As of October 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](http://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](mailto:info@rescominc.ca)

### QUICK FACTS

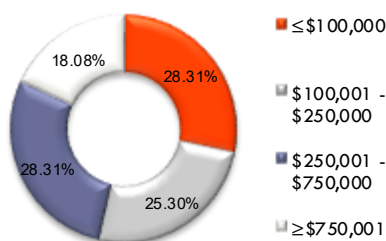
ISSUER	RESCO Mortgage Investment Corporation	ASSET UNDER MANAGEMENT	\$68,291,770.10
SECURITIES	Class B Preferred Shares	CURRENT YIELD	7.20% per annum
INCEPTION DATE	March 31st, 2014	DISTRIBUTIONS	Monthly on the 15th of each month
FUND MANAGER	Radiance Mortgage Brokerage Inc. (Licence 12430)	MINIMUM INVESTMENT	\$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	\$0.00
MANAGEMENT FEE	0.75% per annum	RESIDENTIAL MORTGAGES (\$)	98.27%
UNIT PRICE	\$10.00 per share	OTHER MORTGAGES (\$)	1.73%

### WHAT DOES THE CORPORATION INVEST IN?

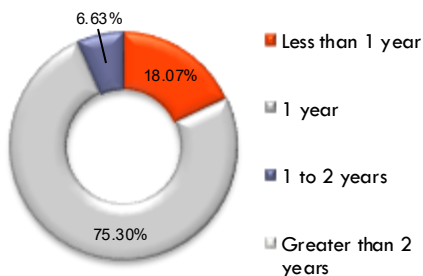
The Corporation primarily invests in first and second mortgages secured by residential and commercial properties located in major urban centers across Canada. Mortgage terms typically range from 6 to 24 months, minimizing exposure to real estate price volatility, interest rate risk, and duration risk.

The Corporation currently holds 166 mortgages, with a total principal outstanding of \$68,291,770.10, which comprise of 64 first mortgages, 100 second mortgages, and 2 third mortgages. The Corporation's mortgages are all secured by properties in Ontario. 98.27% of the portfolio is in residential mortgages.

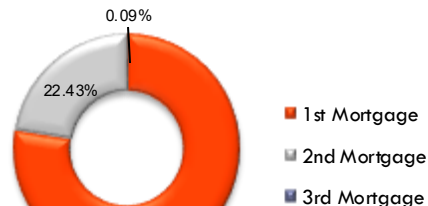
**Mortgage Size**



**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.

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 October 31, 2025

### WHY INVEST?

Secured by Canadian real estate  
 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, 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%	\$377,403.77

	Mortgage Amount	Weighted Average Interest Rate	Loan-to-Value
Ontario	\$68,291,770.10	9.71%	68.02%
Manitoba	\$0.00	0.00%	0.00%
TOTAL	\$68,291,770.10	9.71%	68.02%

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

### MARKET OVERVIEW

#### GTA Housing Market Rebalances in September as Sales Rise and Prices Continue to Ease

As of September 2025, the Greater Toronto Area housing market showed signs of a tentative rebound. According to TRREB, home sales reached 5,592 units — an 8.5% increase over September 2024, and up slightly from the prior month. Meanwhile, the average selling price settled at \$1,059,377, down about 4.7% year-over-year, while the benchmark composite price index dropped roughly 5.5% YoY. The uptick in sales alongside falling prices suggests the market is rebalancing: plentiful inventory and more choices appear to be giving buyers leverage. Indeed, active listings surged nearly 19% year over year, improving selection. This makes the GTA more appealing for those previously sidelined by affordability constraints. However, while higher demand emerges, affordability remains under pressure. Many home-buyers remain cautious, and price softening reflects persistent leverage on the seller side. As a result, the market appears to be shifting toward a more balanced or even buyer-favourable environment.

If borrowing costs remain stable or decline — as some economists expect — demand could strengthen further, especially among first-time buyers and move-up buyers seeking value. That could fuel modest sales growth. On the other hand, unless wages and economic confidence rebound alongside lower prices, elevated supply levels may continue to restrain price appreciation.

### 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

Unit 28 PHONE: 905-886-8786  
 360 Highway 7 East FAX: 905-889-4155  
 RICHMOND HILL, ONTARIO EMAIL: INFO@RESCOMIC.CA  
 L4B 3Y7 WEBSITE: WWW.RESCOMIC.CA

### 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 February 25, 2025 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.