



RESCO Mortgage Investment Corporation

As of January 31, 2026

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

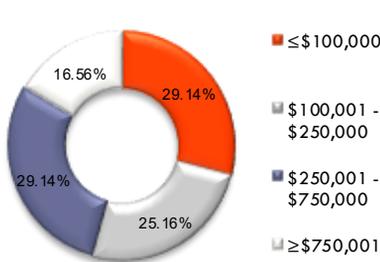
ISSUER	RESCO Mortgage Investment Corporation	ASSET UNDER MANAGEMENT	\$61,695,542.08
FUND TYPE	Mortgage Investment Entity	CURRENT YEAR YIELD	7.20% per annum
SECURITIES	Preferred Shares	DISTRIBUTIONS	Monthly on the 15th of each month
INCEPTION DATE	March 2014	MINIMUM INVESTMENT	\$10,000
FUND MANAGER	Radiance Mortgage Brokerage Inc. (Licence 12430)	SUBSEQUENT INVESTMENT	\$5,000
MORTGAGE ADMINISTRATOR	5C Capital Inc. (Licence 12431)	INVESTMENT PLANS	RRSP and TFSA Eligible
AUDITOR	RMR Rosenswig McRae Rosso LLP	DRIP (DIVIDENDS REINVESTMENT PLAN)	Available
TRUSTEE	Olympia Trust / Western Pacific Trust	LINE OF CREDIT USED	\$4,122,648.82
MANAGEMENT FEE	0.75% per annum	RESIDENTIAL MORTGAGES (\$)	98.09%
UNIT PRICE	\$10.00 per share	OTHER MORTGAGES (\$)	1.91%

WHAT DOES THE CORPORATION INVEST IN?

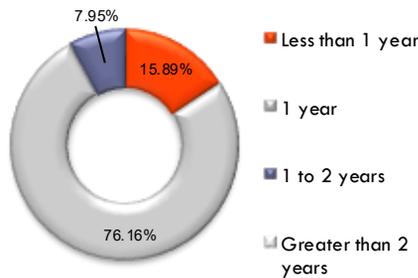
The Corporation primarily invests in first and second mortgages secured by properties located in major urban centers across Canada. Mortgage terms typically range from 6 to 24 months, minimizing exposure to real estate price volatility, interest rate risk, and duration risk.

The Corporation currently holds 151 mortgages, with a total principal outstanding of \$61,695,542.08, which comprise of 56 first mortgages, 93 second mortgages, and 2 third mortgages. The Corporation's mortgages are all secured by properties in Ontario. 98.09% of the portfolio is in residential mortgages.

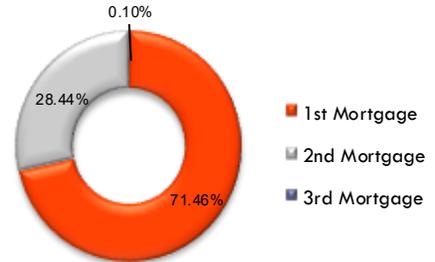
Mortgage Size



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).

See our Offering Memorandum for more details.

REGISTERED FUNDS ELIGIBLE

Investments in RESCO Mortgage Investment Corporation are qualified investments under Registered Plans such as a registered retirement savings plan (RRSP), a registered retirement income fund (RRIF), a registered education savings plan (RESP), or a tax-free savings account (TFSA).

See our Offering Memorandum for more details.

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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 January 31, 2026

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						Mortgage Amount	Weighted Average Interest Rate	Loan-to-Value	
2021	2022	2023	2024	2025	Since Inception (\$)	Ontario	\$61,695,542.08	9.94%	71.84%
8%	8%	8%	8%	7.73%**	\$384,237.88	Other Provinces	\$0.00	0.00%	0.00%
						TOTAL	\$61,695,542.08	9.94%	71.84%

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

** The Rate of Return for the year ended December 31, 2025 is 7.73%, based on 8 months of dividend distribution at 8.0% per annum and 4 months of dividend distribution at 7.2% per annum.

MARKET OVERVIEW

2026 Ontario Real Estate Market Outlook

Ontario's real estate market is showing encouraging signs of stabilization as we move through 2026. After an extended period of adjustment driven by higher interest rates and affordability pressures, market participants are increasingly adapting to the current environment. Expectations of gradual monetary easing, combined with improving economic clarity, are supporting more constructive sentiment across the housing sector.

Strong population growth, sustained immigration, and constrained new housing supply in many low-rise residential segments continue to underpin long-term demand for residential real estate across the province. These structural fundamentals provide an important foundation for price stability over the medium to long term, even as short-term volatility remains.

From a lending perspective, disciplined underwriting and prudent risk management remain essential. RESCO continues to focus on residential mortgages secured by marketable properties in major urban and suburban areas, with an emphasis on conservative loan-to-value ratios, borrower capacity, and property liquidity. This approach is designed to protect capital while generating stable income through varying market cycles.

Overall, Ontario's real estate market is entering a more normalized and sustainable phase, presenting opportunities for income-focused investors supported by sound fundamentals and disciplined lending practices.

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

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