



RESCO Mortgage Investment Corporation

January 31st, 2022

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 January 31st, 2022

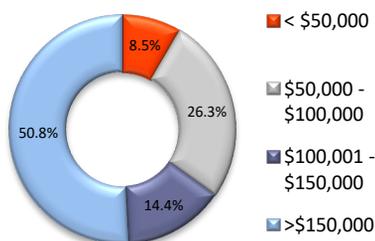
ISSUER	RESCO Mortgage Investment Corporation	MANAGEMENT FEE	Up to 1.50% per annum
SECURITIES	Class B Preferred Shares	UNIT PRICE	\$10.00 per share
INCEPTION DATE	March 31st, 2014	PORTFOLIO SIZE	\$67,563,103.24
FUND MANAGER	Radiance Mortgage Brokerage Inc. (Licence 12430)	CURRENT YIELD	8.00% per annum
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?

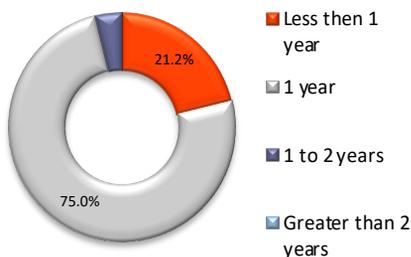
The Corporation invests primarily in first and second mortgages secured by residential properties located in major urban centres in Canada. Mortgage terms are typically 6 to 24 months which minimizes real estate price fluctuation risk, interest rate risk and duration risk.

RESCO MIC currently has 236 mortgages with a total principal outstanding of \$67,235,127.18, which comprises of 76 first mortgages, 159 second mortgages, and 1 third mortgages. The Corporation's mortgages are all secured by properties in Ontario, Manitoba and Alberta. Currently, 100% of the portfolio is in residential mortgages.

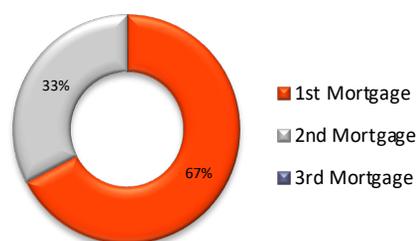
Mortgage Size



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.



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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

Does not require immediate access to their investment

PORTFOLIO PERFORMANCE as of January 31st, 2022

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					
2016	2017	2018	2019	2020	Since Inception(\$)
8%	8%	8%	8%	8%	\$280,123.01

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

	Mortgage Amount	Weighted Average Interest Rate	Loan-to-Value
Ontario	\$66,957,183.50	9.20%*	69.95%
Manitoba	\$277,943.68	12.88%	81.53%
Alberta	\$0	0%	0%
TOTAL	\$67,235,127.18	9.22%*	70.09%

*Estimate Adjusted Rate

MARKET OVERVIEW

Canada's real estate market broke several records in January

With housing inventory still at historic lows, home prices surged to a fresh record high in January. Compared to pre-pandemic levels in January 2020, the MLS Home Price Index is now up a whopping 46.5%. Ontario prices were up 30 per cent year-over-year as the Greater Toronto Area caught up with gains in other parts of the province. Most parts of the province were up between 25 per cent to 40 per cent. It's clear now that housing inventory isn't keeping up with demand by a long shot.

There are also other factors that will influence home prices continue to go up such as falling housing starts. Housing starts fell to a 15-month low which is the last thing house markets need right now. The government recently unveiled an ambitious immigration plan to welcome more than 1.3 million immigrants over the next three years might drive up the demand further for housing.

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 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.