

### Portfolio Overview

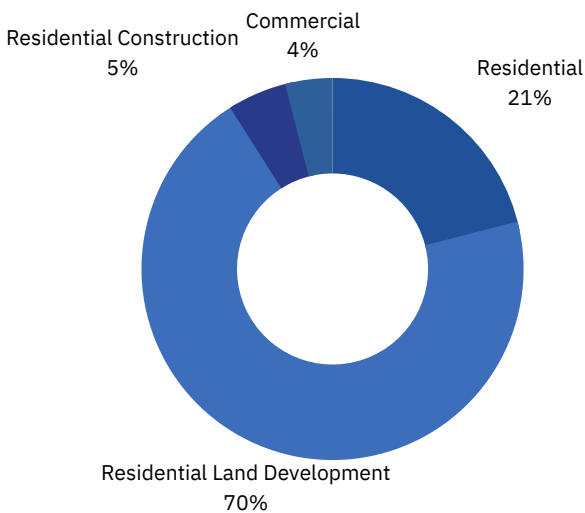
Metropointe Mortgage Investment Corporation’s expansive portfolio boasts an impressive size of \$62.5 million, a testament to our strategic growth and investment acumen. It comprises 37 well-vetted mortgages, each carrying an average value of \$1,673,260.

Portfolio	
Total Portfolio Size	\$62.5 million
Average Loan to Value	62%
Number of Mortgages	37
Average Mortgage Size	\$1,673,260

### Diverse Mortgage Types

Our robust mortgage portfolio showcases a rich diversity in property types, carefully selected to enhance stability and drive profitability.

	Number of Mortgages	Dollar Amount	Percentage of Portfolio	Average Interest Rate
<b>Position</b>				
First	23	54,071,740	87%	11.27%
Second	14	8,435,418	13%	13.12%
<b>Type</b>				
Residential	14	13,240,418	21%	12.35%
Residential Land Development	18	43,485,000	70%	11.98%
Residential Construction	2	3,399,240	5%	11.50%
Commercial	3	2,382,500	4%	9.92%
<b>Total</b>	<b>37</b>	<b>62,507,158</b>	<b>100%</b>	<b>11.44%</b>



### Risk Management & Policy

While the inherent security of real estate mortgages is a key advantage, we don't overlook the potential risks associated with market fluctuations. Metropointe has implemented a comprehensive risk management strategy, designed to insulate our investments from market downturns:

- **Rigorous Due Diligence:** Every mortgage is subjected to an independent appraisal prior to funding.
- **Strict Enforcement:** We uphold stringent procedures to enforce compliance with borrowing terms.
- **In-Depth Renewal Analysis:** Each mortgage renewal is accompanied by a detailed review, ensuring continuous alignment with our risk management strategy.
- **Policy Adherence:** Our underwriting process adheres to a rigorous risk policy and procedures manual.
- **Legal Consultation:** We are not hesitant to seek third-party legal advice when circumstances call for it.

## Historical Performance

Metropointe's consistent record of stable, high returns speaks volumes about our proficiency and meticulousness.

In addition to Non-Registered personal/corporate accounts, investments can be held in RRSP, TFSA, RRIF, RESP, LIRA, and LIRSP.

Dividends	2023 Actual	2022 Actual	2021 Actual	2020 Actual
Annual	9.19%	7.49%	7.02%	6.63%
Declared Quarterly (Annualized)	10.04%			

## Our Leadership Pillars

Our experienced management team, comprising of CPA's and a senior mortgage underwriter along with the assistance of an advisory board, blend their industry wisdom to fuel Metropointe's strategic growth and direction. Discover their illustrious career trajectories in the 'Team' section on our website.

Security Description	
Name	Metropointe Mortgage Investment Corp. Class B Preferred Non-Voting Shares
Structure	Mortgage Investment Corporation (MIC)
Par Value	\$1.00
Dividends	Paid quarterly in cash or reinvested
Eligibility	Cash, RRSP, RRIF, TFSA, RESP, LIRA, LIRSP

## Investment Growth of \$100,000 Investment

