

20
22

AS OF
DEC 31, 2022

FUND FACTS



READY CAPITAL

MORTGAGE INVESTMENT TRUST

Empowering Financial Stability

8%+

ANTICIPATED ANNUAL RETURN ^{*1}



READY CAPITAL

MORTGAGE INVESTMENT TRUST

— Empowering Financial Stability —

FEATURES

Inception Date	February 1, 2019
Anticipated Annual Return ^{*1}	8%+
Income Distributions ^{*1}	Fixed Monthly (based on 8% annual anticipated return) plus year-end adjustment
Investment Type	Income Fund (secured mortgage debt) Interest income only (T3)
Type of Accounts	TFSA/RRSP/LIRA/RRIF CASH (individual/corporate accounts)
Term ^{*2}	No Locked-in or Commitment Period
Redemptions ^{*2}	2-month notice
Minimum Investment	\$25K
Distribution Channels	Exempt Market Dealers (<i>Belco Private Capital,</i> <i>Genesis Wealth Management Corp</i>)
Administrator	Falcon Ridge Management
Registered Account Administrator	Olympia Trust Company
Legal Counsel	AUM Law Firm
Auditor	Segal GCSE LLP

FUND FACTS



READY CAPITAL MIT

PROFILE

Ready Capital Mortgage Investment Trust, a Mutual Fund Trust registered in Ontario, Canada, is a mortgage debt fund. All investments are mortgages secured by real estate properties, currently all in Ontario.

OBJECTIVE

Our goal is to offer investors passive, stable and flexible investment options with excellent returns, while prioritizing the preservation of investment capital.



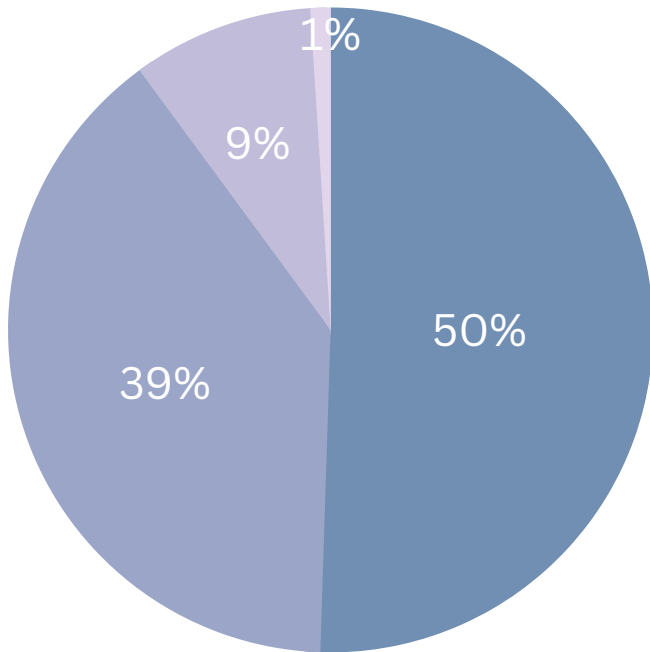
Performance (As of Dec 31, 2022)

Assets Under Management	\$62,104,313.73
Mortgages Units	87
Total Investor Accounts	516
Mortgage Volume Since Inception	\$136,023,325
Total Interest Paid Out to Investors	\$8,479,944.73
Average LTV of Portfolio	66.08%
Past Returns	8.23% (2022) 8.37% (2021) 8.48% (2020) 8.11% (2019)
Extra Distribution Per Unit	¢20.28/unit (2022) ¢25.6/unit (2021) ¢27/unit (2020) ¢25/unit (2019)

If an investor had invested \$100,000.00 in the Trust since the inception date on Feb 1st, 2019, as of March 31st, 2023, that \$100,000.00 would have grown to \$140,776.46 which translates to **40.78% ROI.**

PORTFOLIO SUMMARY

AS OF
DEC 31, 2022



Mortgage Portfolio

50%

1st mortgage (LTV 61.37%)

39%

2nd mortgage (LTV 74.63%)

9%

Blanket 2nd (LTV 56.75%)

1%

Blanket 1st & 2nd (LTV 55.54%)

Top Geographical Locations

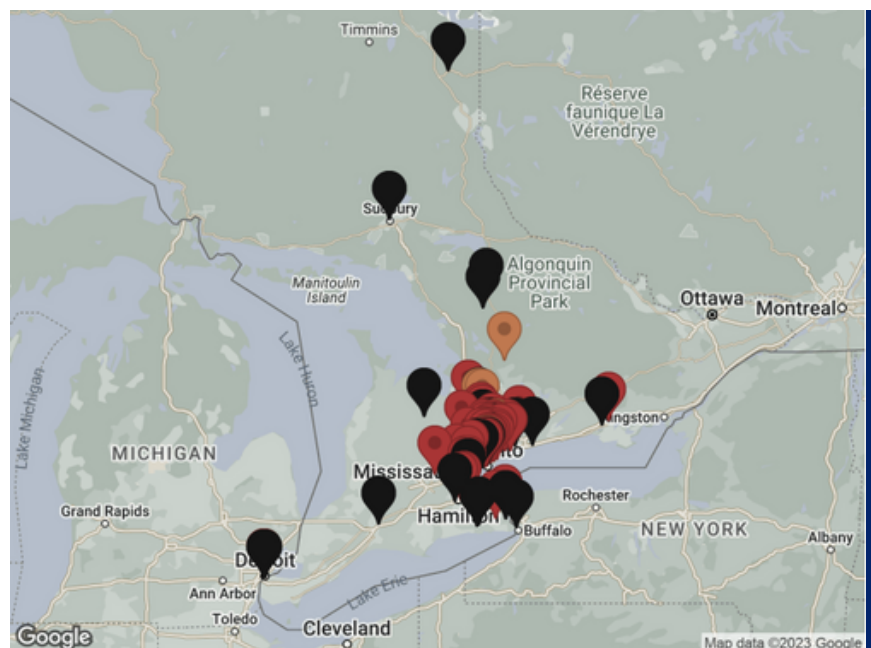
Toronto

Durham

Halton

Peel

York



MANAGEMENT TEAM



CHRISTINE XU
PRESIDENT | TRUSTEE

With over 30 years of experience in the Canadian banking and investment field, Christine has spent the last 23 years as a Mortgage Broker winning numerous industrial awards and recognitions including: four-time recipient of the "Alternative Broker Specialist of the Year" Award (CMA 2022/2020/2018/2015); "Mortgage Global 100" (CMP 2021/2022); "Women of Influence" (CMA 2022/2021/2020/2019/2017/2015); etc.



RON CUADRA
COO | TRUSTEE

Ron has over 25 years of experience in Canadian banking and mortgage industry. He has a vast variety of experience including sales, underwriting, training and administrative positions. He was the former SVP at Marathon Mortgage Corporation as well as the former VP and Director at Home Trust and Home Loans Canada.



MICHAEL CUADRA
UNDERWRITING AND SALES

Michael brings 15 years of experience in financial services and market research, previously was the Senior Manager of Underwriting at Home Trust.



MARTIN REID
TRUSTEE

Martin, a Chartered Accountant, brings extensive senior management experience in the financial service field, previously serving as President and CEO of Home Trust and Home Capital Group.



ROBERT KLIGERMAN
CORPORATE COUNSEL

As a Corporate Commercial lawyer, Robert has been in practice for over 40 years and is responsible for the legal and administrative affairs of Ready Capital.



READY CAPITAL

MORTGAGE INVESTMENT TRUST

— *Empowering Financial Stability* —

Appendix

*1: The Trust anticipates an annual return of over 8%, with a compound annual return of over 8.3%. Based on this 8% anticipated annual return, the Trust distributes a fixed monthly return to its unit holders. As per the tax regulations, the Trust is obligated to distribute all of its profits to every unit holder annually, upon the availability of the year-end audited financial statements.

*2: There is no locked-in or commitment period for investments in the Trust. All investments can be redeemed any time with a 2-month notice (If the investment amount is over \$1 million, investors are required to provide a 3-month notice). If redeemed within the first 12 months, a 3% redemption fee will apply.

These materials are for information purposes only and do not constitute an offer, or solicitation by any person in any jurisdiction where such offer or solicitation is not authorized or to any person to whom it is illegal to make such offer or solicitation. Any offering is made only pursuant to the relevant offering memorandum together with the relevant subscription agreement, both of which should be read in their entirety. Neither the Ontario Securities Commission nor any other securities regulatory authority of any Canadian jurisdiction has passed upon the accuracy or adequacy of this information material, and any representation to the contrary is unlawful. The contents of this presentation are not to be construed as legal, financial or tax advice. Each individual should contact his, her or its own legal adviser, independent financial adviser or tax adviser for legal, financial or tax advice. Actual results may differ and are not guaranteed. Ready Capital Mortgage Investment Trust has appointed Belco Private Capital Inc. and Genesis-Wealth Management Corp. as the Exempt Market Dealers. Investors are encouraged to review the offering documents. PAST PERFORMANCE IS NOT A PREDICTOR OF FUTURE PERFORMANCE AND SHOULD NOT BE RELIED UPON AS SUCH.

Please visit our website www.ReadyCapital.ca for Offering Memorandum or other information.

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