

2023

AS OF DEC 31, 2023



FUND FACTS

READY CAPITAL MORTGAGE INVESTMENT TRUST
Delivering Financial Stability^{*1}

8%+

AVERAGE HISTORICAL ANNUAL RETURN^{*2}

READY CAPITAL

MORTGAGE INVESTMENT TRUST

Ready Capital Mortgage Investment Trust is a Mutual Fund Trust registered in Ontario, providing investors with mortgage investment opportunities in debts secured by real estate.

Founded in February 2019 by Christine Xu, a leading mortgage broker with more than 20 years of experience in the mortgage industry. She is recognized as one of the most award-winning and experienced brokers in the alternative mortgage space in Canada.

The Ready Capital team focuses on Ontario real estate. Through their proven risk mitigation process, a prudent approach to evaluating the borrowers' credit, ability to pay, and the equity of the mortgaged property is carefully assessed.

We constantly strive to deliver a secure, predictable, and profitable return on investment.

Delivering Financial Stability^{*1}



FEATURES

Inception Date	February 1, 2019
Anticipated Annual Return	8%+
Income Distributions ^{*3}	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 (personal/corporate accounts)
Term ^{*4}	No Locked-in/Commitment Period
Redemptions ^{*4}	2-Month Notice
Minimum Investment	\$25K
Distribution Channels	Exempt Market Dealers (Belco Private Capital Inc)
Administrator	Falcon Ridge Management
Registered Account Administrator	Olympia Trust
Legal Counsel	AUM Law Firm
Auditor	Segal GCSE LLP

PERFORMANCE REPORT



Ready Capital

MORTGAGE INVESTMENT TRUST

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



PERFORMANCE AS OF DECEMBER 31, 2023

Assets Under Management	\$59,138,921.00
Mortgages Units	85
Total Investor Accounts	540
Mortgage Volume Since Inception	\$160,353,525.00
Total Interest Paid Out to Investors	\$14,230,877.00
Average LTV of Portfolio	62.97%
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)

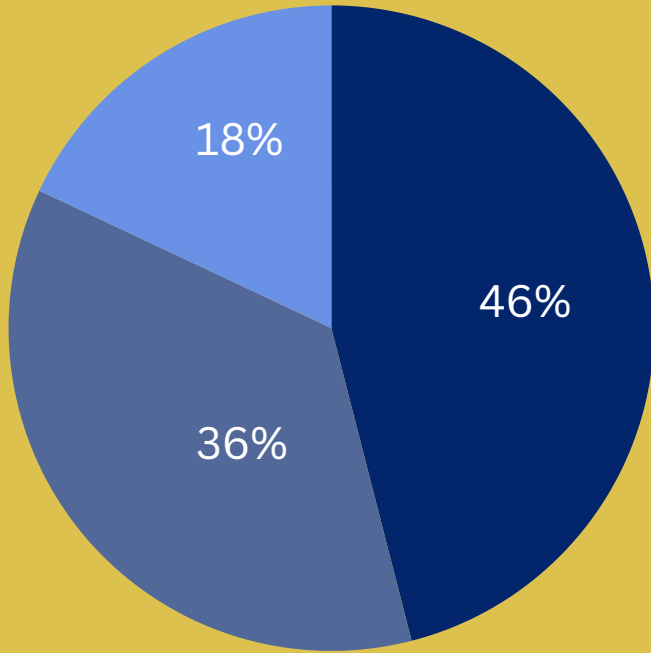
Investors who invested \$100,000.00 in the Trust on Feb 1st, 2019, as of March 31st, 2023, experienced an increase to \$140,776.46 = **40.78% ROI compounded.**



Ready Capital

MORTGAGE INVESTMENT TRUST

PORTFOLIO SUMMARY



MORTGAGE POSITION BREAKDOWN

46%

1st mortgage (LTV 61.21%)

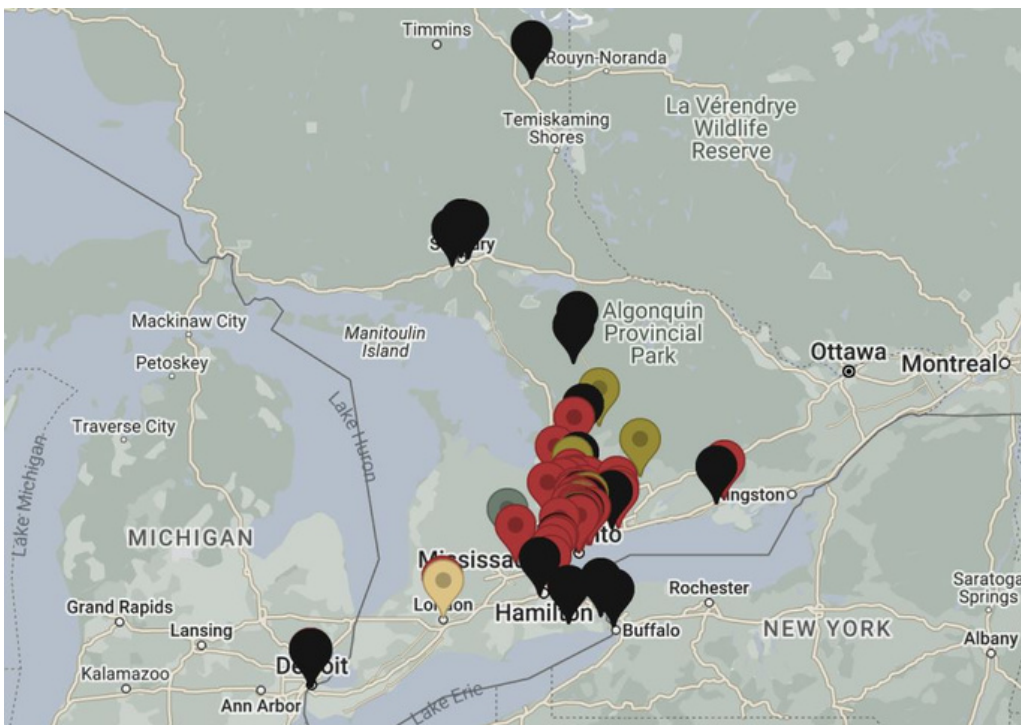
36%

2nd mortgage (LTV 70.14%)

18%

Others (1st, 2nd & 3rd blanket mortgages)

TOP GEOGRAPHICAL LOCATIONS



Toronto

York

Peel

Halton

Durham

EXECUTIVE TEAM



CHRISTINE XU
FOUNDER | TRUSTEE

With over 30 years of experience in the Canadian banking and investment field, Christine has spent the last 24 years as a Mortgage Broker winning numerous industry awards and recognitions including: five-time recipient of the "Alternative Broker Specialist of the Year" Award (CMA 2023/2022/2020/2018/2015); "Mortgage Global 100" (CMP 2023/2021/2022); "Women of Influence" (CMA 2023/2022/2021/2020/2019/2017/2015); etc.



RON CUADRA
COO | TRUSTEE

Ron has over 25 years of experience in the 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 and the former VP and Director at Home Trust and Home Loans Canada.



MICHAEL CUADRA
VP UNDERWRITING AND SALES

With over 15 years of experience in the financial services industry, Michael brings a wealth of knowledge to his profession. He has held various positions in the mortgage sector, ranging from Customer Service to Senior Management and Executive roles. Michael served as 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

Delivering Financial Stability

Appendix

*1. Past returns do not guarantee future performance.

*2. Contact us for more information or visit our website www.ReadyCapital.ca for historical audited financial report.

*3. 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 unitholders. As per the tax regulations, the Trust is obligated to distribute all of its profits to every unitholder annually, upon the availability of the year-end audited financial statements.

*4. 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 an 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. 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 the Offering Memorandum or other information. Please contact our Dealing Representative for the Offering Memorandum.

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