

2023

AS OF JUNE 30 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 the 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 evaluated.

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

Delivering Financial Stability^{*1}



FEATURES

Inception Date	February 1, 2019
Average Historical 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 (individual/corporate accounts)
Term ^{*4}	No Locked-in or Commitment Period
Redemptions ^{*4}	2-month notice
Minimum Investment	\$25,000
Distribution Channels	Exempt Market Dealers (<i>Belco Private Capital</i>)
Administrator	Falcon Ridge Management
Registered Account Administrator	Olympia Trust Company
Legal Counsel	AUM Law Firm
Auditor	Segal GCSE LLP

PERFORMANCE REPORT



PROFILE

OBJECTIVE

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.

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



PERFORMANCE

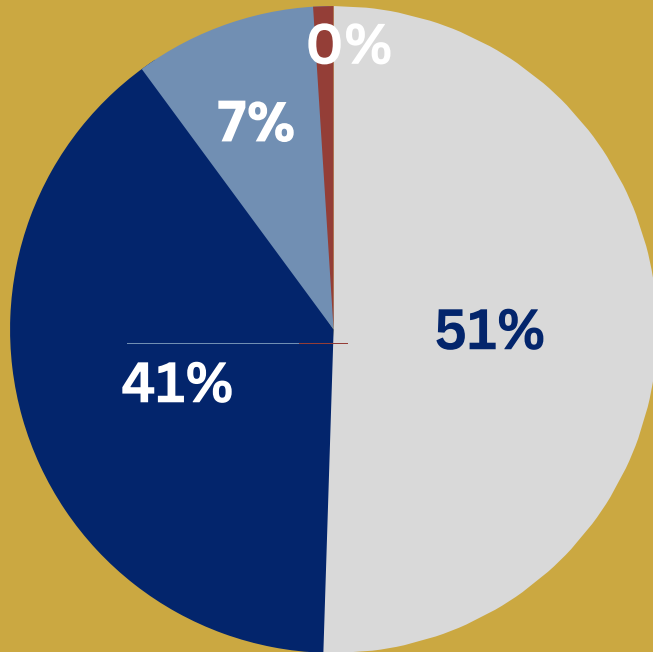
AS OF June 30, 2023

Assets Under Management	\$61,766,731
Mortgages Units	97
Total Investor Accounts	526
Mortgage Volume Since Inception	\$147,972,775
Total Interest Paid Out to Investors	\$11,367,326
Average LTV of Portfolio	67.38%
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 in the Trust on Feb 1st, 2019, as of March 31st, 2023, experienced an increase to \$140,776.46 = 40.78% ROI compounded



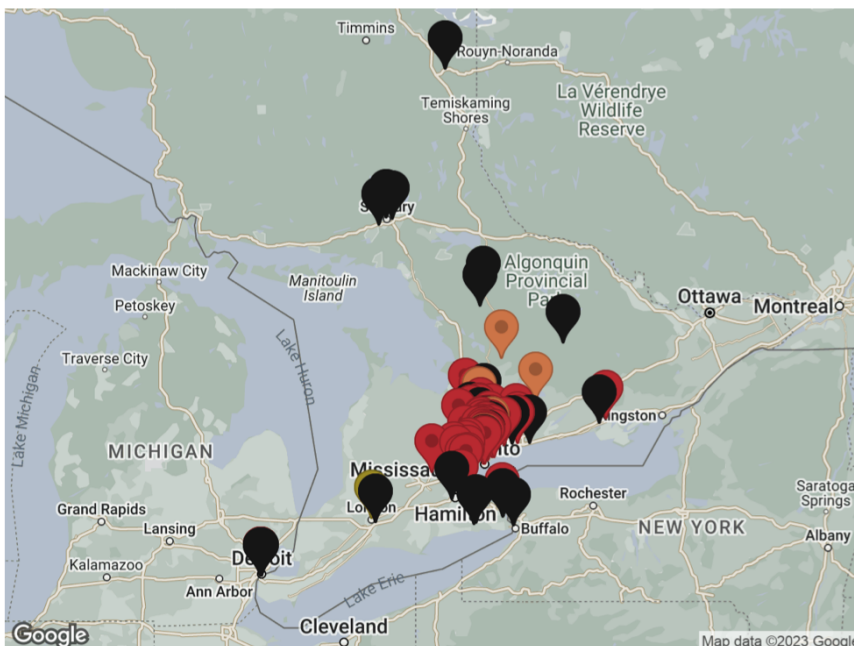
PORTFOLIO SUMMARY



MORTGAGE PORTFOLIO

- 51%** 1st mortgage (LTV 60.5%)
- 41%** 2nd mortgage (LTV 74.28%)
- 7%** Blanket 2nd (LTV 76.84%)
- 0%** Blanket 1st & 2nd (LTV 75.88%)

TOP GEOGRAPHICAL LOCATIONS



- Toronto
- North York
- Mississauga
- Oakville
- Barrie

EXECUTIVE 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); and more.



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
VP UNDERWRITING AND SALES

Michael has over 15 years of experience in financial services and market research, previously was the Senior Manager of Underwriting at Home Trust. Michael started in mortgages in 2008 and worked through many positions from Customer Service to Senior Management and through to Executive positions. As a result, his knowledge of the entire Mortgage experience is extensive.



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^{*3}

Appendix

*1. Past returns do not guarantee future performance.

*2. Contact us to receive more information on how the Average Historical Annual Return is calculated.

*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 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.

*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 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. Please contact our Dealing Representative for Offering Memorandum.

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