



READY CAPITAL
MORTGAGE INVESTMENT TRUST



2024 | **5** YEAR
AS OF MAR 31 ANNIVERSARY

FUND FACTS

8%+

AVERAGE HISTORICAL ANNUAL RETURN* ^{*1}

DELIVERING FINANCIAL STABILITY ^{*1}

READY CAPITAL

MORTGAGE INVESTMENT TRUST

Ready Capital Mortgage Investment Trust is a Mutual Fund Trust registered in Ontario, offering investors mortgage investment opportunities secured by real estate debts, ie. mortgages. It was founded in February 2019 by Christine Xu, a prominent mortgage broker with over 20 years of experience in the industry. Christine is renowned as one of the most award-winning and seasoned brokers in Canada's alternative mortgage space.

The Ready Capital team concentrates on Ontario real estate, employing a proven risk mitigation process. We meticulously evaluate borrowers' creditworthiness, ability to repay, and the equity of the mortgaged property through a prudent approach.

Our constant endeavor is to provide investors with a secure, predictable, and profitable return on investment.

Delivering Financial Stability^{*1}



FEATURES

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





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 MAR 31, 2024

Assets Under Management	\$56,373,135.00
Mortgages Units	80
Total Investor Accounts	581
Mortgage Volume Since Inception	\$161,481,025.00
Total Interest Paid Out to Investors	\$15,442,365.34
Average LTV of Portfolio	65.25%
Past Returns	8.10% (2023) 8.23% (2022) 8.37% (2021) 8.48% (2020) 8.11% (2019)
Extra Distribution Per Unit	7.00¢/unit (2023) 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, 2024, experienced an increase to \$152,567.56 = **52.56%** ROI compounded.

PORTFOLIO SUMMARY

MORTGAGE POSITION BREAKDOWN

51%

1st mortgage (LTV 60.33%)

36%

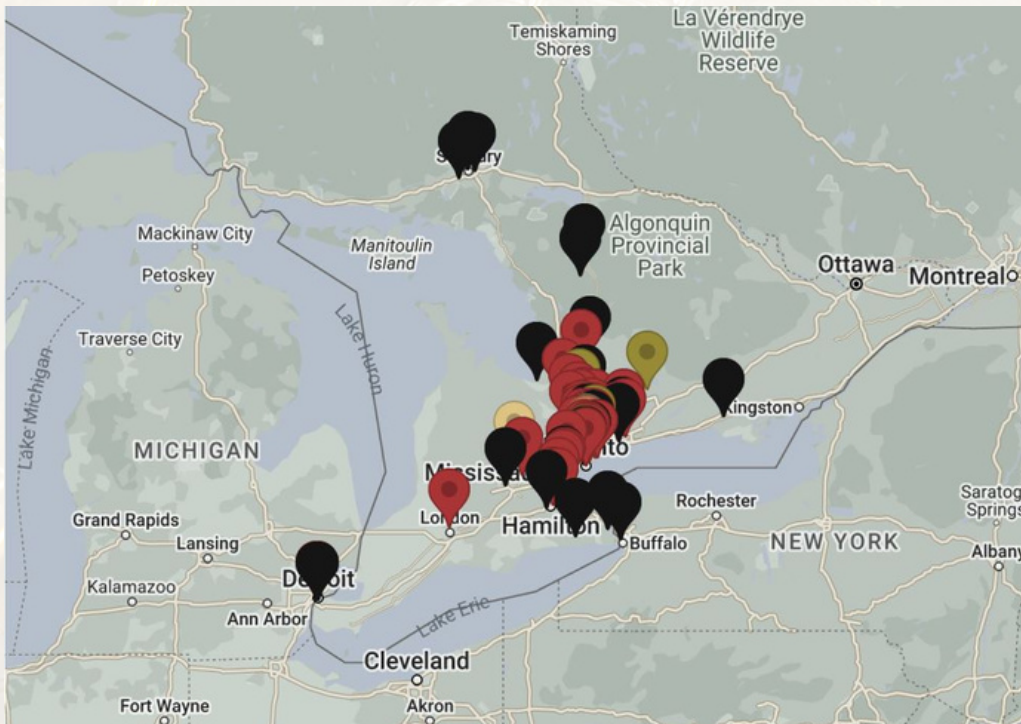
2nd mortgage (LTV 68.51%)

13%

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



TOP GEOGRAPHICAL LOCATIONS



Toronto

York

Peel

Halton

Durham

EXECUTIVE TEAM



CHRISTINE XU
FOUNDER | TRUSTEE

With more than three decades of expertise in the Canadian banking and investment sector, Christine has dedicated the past 24 years to excelling as a Mortgage Broker. Her achievements include winning multiple industry accolades and recognitions, such as the prestigious "Alternative Broker Specialist of the Year" Award five times (CMA 2023/2022/2020/2018/2015), inclusion in the "Mortgage Global 100" (CMP 2023/2021/2022), and being named among the "Women of Influence" (CMA 2023/2022/2021/2020/2019/2017/2015), among other notable honors.



RON CUADRA
COO | TRUSTEE

Ron brings more than 26 years of extensive experience in the Canadian banking and mortgage industry. His diverse skill set encompasses sales, underwriting, training, and administrative roles. Previously, he held significant positions as the Senior Vice President at Marathon Mortgage Corporation and as Vice President and Director at Home Trust and Home Loans Canada.



MICHAEL CUADRA
VP UNDERWRITING AND SALES

With an extensive 16-year background in the financial services industry, Michael brings a wealth of expertise to his role. His experience spans across various positions within the mortgage sector, from Customer Service to Senior Management and Executive levels. Notably, Michael has served as the Senior Manager of Underwriting at Home Trust.



MARTIN REID
TRUSTEE

Martin, a Chartered Accountant, brings forth considerable senior management acumen within the financial services sector, having previously assumed the roles of President and CEO at 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.



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Delivering Financial Stability

Appendix

*1. Neither returns nor capital are guaranteed. Past performance does not represent future performance.

*2. Returns are target returns and are not guaranteed. The Trust anticipates an annual return of over 8%, with a compound annual return of over 8%. 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.

*3. 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.

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Please visit our website www.ReadyCapital.ca for more information.

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