



AS OF DEC 31

2025

截止至12月31日

Ready Capital

MORTGAGE INVESTMENT TRUST

瑞达按揭投资信托基金

7

YEARS OF
SUCCESS

年杰出业绩

FUND FACTS

8%+

AVERAGE HISTORICAL ANNUAL RETURN ^{2*}

历年来平均年回报率8%

OUR MISSION: DELIVERING FINANCIAL STABILITY ^{1*}

稳见
财富月月赢





Welcome to

Ready Capital Mortgage Investment Trust

Ready Capital Mortgage Investment Trust is a fixed-income mortgage fund focusing on short-term mortgage investment opportunities secured by real estate. Registered as a Mutual Fund Trust in Ontario and is distributed in most jurisdictions in Canada by Belco Private Capital Inc., a registered exempt market dealer. Founded in February 2019 by Christine Xu—a distinguished mortgage broker with over 30 years of experience in Canada’s mortgage and financial sectors.

Under Christine’s leadership and the guidance of her experienced team, the Trust has consistently met and exceeded its 8% average return target over the past seven years since inception.

Our mission, “Delivering Financial Stability,” reflects our goal of providing investors with secure, predictable, and profitable returns.

Our method involves a rigorous underwriting process, which holistically evaluates borrower’s creditworthiness, repayment capacity, property’s evaluation and marketability to ensure each investment is a sound investment.

Delivering Financial Stability ^{*1}





Our Performance



AS OF DECEMBER 31, 2025

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

Mortgage Volume Since Inception	\$216,484,076.00
Total Interest Paid Out to Investors	\$24,299,401.00
Assets Under Management	\$63,566,963.00
Average LTV of Portfolio	65.85%
Total Investor Accounts	557
Mortgage Units	96
Fund's Historical Returns	6.88% (2025) 8.39% (2024) 8.10% (2023) 8.23% (2022) 8.37% (2021) 8.48% (2020) 8.11% (2019)
Extra Distribution Per Unit	0¢/unit (2025) 39.00¢/unit (2024) 7.00¢/unit (2023) 20.28¢/unit (2022) 25.60¢/unit (2021) 27.00¢/unit (2020) 25.00¢/unit (2019)



Our

Features

Inception Date

February 1, 2019

Anticipated Annual Return ^{*3}

8%+

Income Distributions

Fixed Monthly (based on 7% anticipated return plus year-end adjustment)

Investment Type

Income Fund
(secure 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 Dealer
(Belco Private Capital Inc)

Administrator

Falcon Ridge Management

Registered Account Administrator

Olympia Trust

Legal Counsel

BLG Beyond AUM Law

Auditor

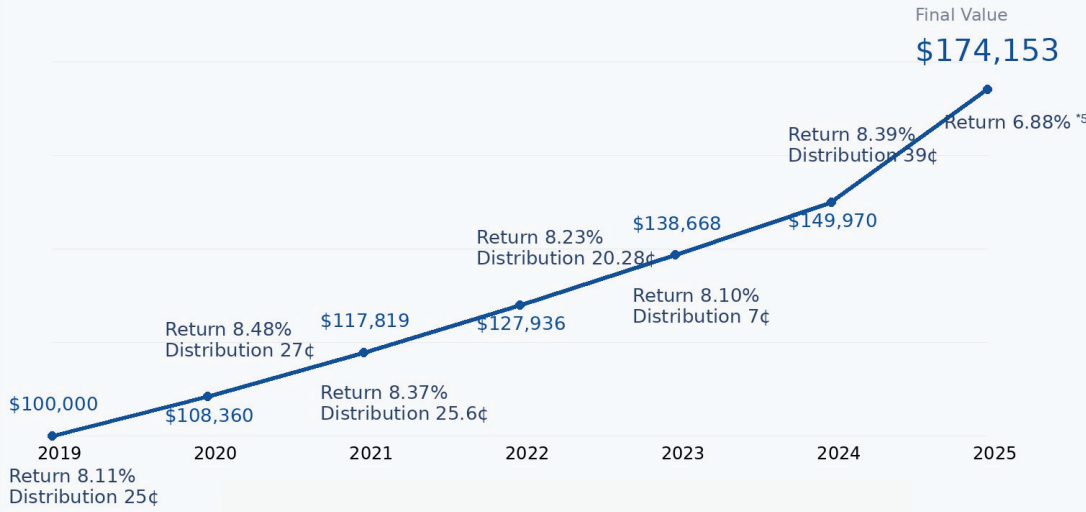
Segal GCSE LLP

ENJOY THE REWARDS OF COMPOUND GROWTH!



Portfolio Value

Ready Capital Mortgage Investment Trust
2019-2025 Fund Performance
Stable Growth · Compounding Returns · Consistent Income



8.08%
**Annualized
Return Since
Inception**

74.15%
**Total
Compounded
Returns Since
Inception**

A **\$100,000** investment in the Trust on February 1, 2019, would have grown to **\$174,153** by December 31, 2025!

February 1, 2019 – December 31, 2025

OUR PORTFOLIO SUMMARY



MORTGAGE POSITION BREAKDOWN AS OF DECEMBER 31, 2025

53%
1st mortgage (LTV 64.72%)

42%
2nd mortgage (LTV 66.09%)

5%
Others (1st, 2nd & 3rd blanket mortgages)



OUR TOP GEOGRAPHIC LOCATIONS

Our investment strategy is built upon Canadian mortgages focused in Ontario, giving investors the opportunity to participate in the mortgage market with greater liquidity. Many of our assets are based across the Toronto, York, Peel, Halton, and Durham regions. Less than 1% of the fund investment is in Vancouver.





Meet Our Executive Team



CHRISTINE XU
FOUNDER | TRUSTEE

With more than three decades of expertise in the Canadian banking and investment sectors, Christine has dedicated the past 25 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 2023/2022/2021), and being named among the "Women of Influence" (CMA 2023/2022/2021/2020/2019/2017/2015), among other notable honors.



RON CUADRA
COO | TRUSTEE

During his 26 years in the Canadian banking and mortgage industries, Ron has built a well-rounded skill set in sales, underwriting, training, and administration. He's held leadership roles—including Senior Vice President at Marathon Mortgage Corporation and VP and Director at Home Trust and Home Loans Canada. His wide-ranging experience makes him an invaluable part of our team, contributing greatly to our ongoing success.



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 knowledge spans various positions within the mortgage sector, from customer service to senior management and executive levels. Notably, Michael served as the Senior Manager of Underwriting at Home Trust.



TI WANG
TRUSTEE

Ti has more than 30 years of experience in the capital markets at leading Canadian banks. He previously served as Vice President and Director, leading initiatives in financial product model development and risk management, with a strong focus on building disciplined and scalable risk control frameworks.



TERMS & CONDITIONS

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

*2. Ready Capital has consistently achieved its targeted returns of 8% over the past seven years, as supported by data from audited financial reports.

*3. Returns are target returns and are not guaranteed. The Trust anticipates an average annual return of over 8%. The Trust distributes a fixed monthly return based on 7% annually 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.

*5. In 2025, the Fund distributed monthly interest to investors for a total of 8%. However, during the year-end audit, the estimated provision for credit losses increased due to 2026 market conditions. As such the adjusted income for the trust was less than the distributions paid to unitholders. This resulted in a decrease in Fund returns to 6.88%.

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.



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



欢迎来到

瑞达按揭投资信托基金

瑞达按揭投资信托基金是一家在安省注册的互惠信托基金，通过豁免经销商Belco Private Capital Inc 在加拿大全国范围内发行。基金专注于用房地产抵押的短期贷款投资，为投资者每月提供固定利息收益。瑞达信托由加拿大资深贷款专家许群在2019年2月创立，凭借她30余年在加拿大抵押贷款与金融领域的深厚经验，创建了这个稳健规范的每月有固定收益的信托债务基金。

在许群及她领导的专业团队管理下，瑞达信托自成立以来连续七年实现并超越了平均每年 8% 的预期年化收益目标，以市场的真实数据展现出持续稳健的优异表现。

瑞达信托专注并深耕加拿大房地产私贷市场，建立了完善的风险控制体系。从借款人信用资质、还款能力到抵押物业价值等多个维度进行严格审核，确保每一笔贷款都经过审慎评估，为基金的稳健增长奠定了坚实基础。

我们的使命是：“稳见财富月月赢！”以专业严谨的管理，为投资者创造稳健、可预期且可持续的优质回报。

稳见财富月月赢^{*1}



我们的 成绩



截至2025年12月31日

我们的目标是为用户提供稳定且灵活的投资选择。在保护投资本金安全的同时，实现卓越的回报。

自成立以来的按揭放款总额	\$216,484,076.00
累计支付给投资者的利息总额	\$24,299,401.00
管理资产规模	\$63,566,963.00
投资组合的平均贷款比例 (LTV)	65.85%
总投资账户	557
按揭投资单位总数	96
基金历史回报率	6.88% (2025) *5 8.39% (2024) 8.10% (2023) 8.23% (2022) 8.37% (2021) 8.48% (2020) 8.11% (2019)
每单位年底额外分红	0¢/unit (2025) 39.00¢/unit (2024) 7.00¢/unit (2023) 20.28¢/unit (2022) 25.60¢/unit (2021) 27.00¢/unit (2020) 25.00¢/unit (2019)



我们的 特色

成立日期

2019年2月1日

预期年回报率 *3

8%+

收入分配

每月固定派息
(基于7%的预期年回报率。年末审计后再做调整)

投资类别

贷款基金，利息收入
(按揭贷款债务基金，
发放T3报税单)

账户选项

TFSA/RRSP/LIRA/RRIF/CASH (免税账户 / 延税账户 / 个人账户或公司现金账户)

投资期限 *4

无锁定期，可随时赎回

赎回要求 *4

提前两个月通知

最低投资额

\$25K

销售渠道

豁免经销商
(Belco Private Capital Inc)

基金管理人

Falcon Ridge Management

注册账户托管方

Olympia Trust

法律顾问

BLG Beyond AUM Law

审计公司

Segal GCSE LLP

ENJOY THE REWARDS OF COMPOUND GROWTH!

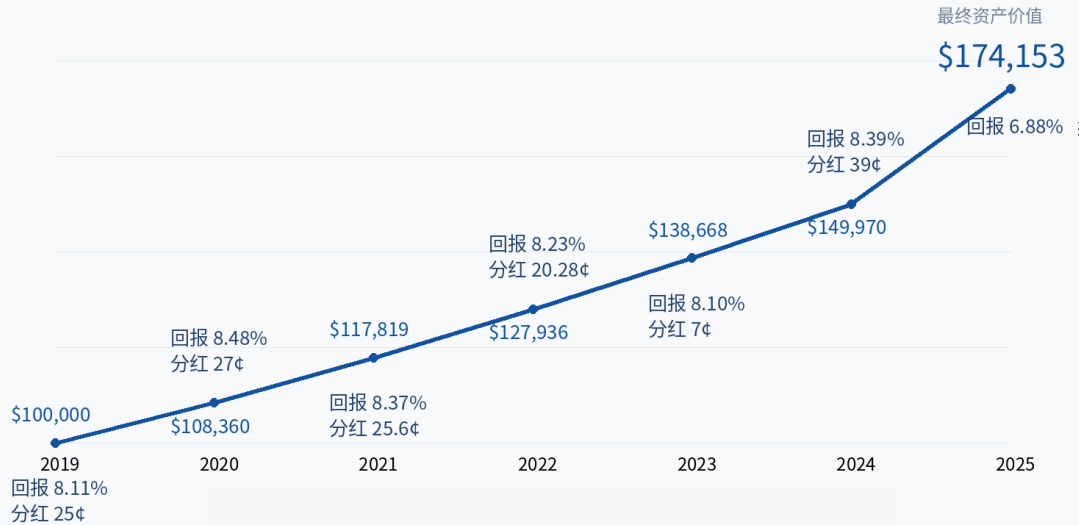


Portfolio Value

瑞达按揭投资信托基金

2019-2025年投资表现

稳定增长 · 复利驱动 · 持续分红



8.08%

七年平均年回报率

74.15%

七年总回报率

在2019年2月1日向该信托投资 **\$100,000**，截至2025年12月31日，其价值将增长至 **\$174,153!**

February 1, 2019 – December 31, 2025

投资组合概览



按揭顺位组合比例

53%

第一贷款 (LTV 64.16%)

42%

第二贷款 (LTV 70.85%)

5%

其他 (第一, 第二 & 第三联合贷款)



主要地理位置分布

我们的投资策略以加拿大安大略省的抵押贷款为基础, 使投资者有机会以更高的流动性参与抵押贷款市场. 我们的主要地区是: 多伦多, 约克区, 皮尔区, 皮尔区, 荷顿区, 达勒姆区. 我们有不到7%的投资在温哥华。





管理团队



CHRISTINE XU 许群

创始人 | 受托人

许群在加拿大银行和金融投资领域拥有逾三十年的丰富经验，并在过去25年精耕于贷款行业。她多次获得行业殊荣，包括五次荣获加拿大贷款行业大奖“年度最佳另类贷款经理”(CMA 2023/2022/2020/2018/2015)，连续入选“全球贷款100强”(CMP 2023/2022/2021)，以及多次被评为“贷款行业最具影响力女性”(CMA 2024/2023/2022/2021/2020/2019/2017/2015) 等。



RON CUADRA 荣·廊幢

首席运营官 | 受托人

Ron 在加拿大银行及按揭行业拥有26年丰富经验，深耕销售、贷款审批、培训与运营管理等多个环节，具备全面的专业能力。他曾在多家知名金融机构担任高管，包括担任 Marathon Mortgage Corporation 的高级副总裁，以及 Home Trust 和 Home Loans Canada 的副总裁兼董事。Ron 的多元背景和深厚专业素养，为团队带来了极大价值，并在公司持续成长中发挥着关键作用。



MICHAEL CUADRA 迈克·廊幢

贷款审批与销售经理

Michael 拥有16年金融服务行业从业经验，在按揭领域积累了深厚的专业知识与管理实务。他的职业历程涵盖从客户服务到高管层的多个核心岗位，熟悉业务全流程与团队管理。他曾担任 Home Trust 贷款审批部高级经理。



TI WANG 王体

受托人

体拥有超过30年加拿大主要银行资本市场经历。曾担任量化交易模型的研发主任，专注金融产品开发和风险控制等领域。



附录

*1. 投资回报与本金均不作任何保证，历史业绩仅供参考。

*2. 瑞达信托在过去七年持续实现8%的年度目标收益，该数据来源于过去7年的审计财务报告。

*3. 所列回报为目标收益率，实际回报不作保证。基金预期平均年化收益超过8%。基于7%的年化利率，基金每月向持有人发放固定利息。根据税务法规，信托基金需在年度审计财务报告完成后，将全年全部利润分配给所有持有人。

*4. 投资本基金无锁定期或强制持有期，可随时赎回。赎回需提前两个月书面通知（若赎回金额超过100万加元，须提前三个月通知）。若在投资满12个月前赎回，需支付3%的赎回费用。

*5. 2025年，基金每月向投资人固定分配利息，总金额为8%。然而在年终审计期间，由于2026年的市场状况，信贷损失准备金金额有所增加，导致信托调整后的收益低于向单位持有者支付的分配金额，于是基金的回报率下降至6.88%。

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投资结果存在不确定性，实际回报可能与预期不同，且不作任何保证。本基金为豁免市场产品，所有投资招募活动必须通过注册的豁免市场交易商进行。瑞达按揭投资信托已指定 Belco Private Capital Inc. 为其注册豁免市场交易商。如需了解更多信息，请联系 Belco 的注册代表 Kelly Zang: kelly@belcopc.com

建议投资者仔细阅读相关发行文件。过往业绩不代表未来表现，亦不应作为未来回报的依据。更多信息请访问：

www.ReadyCapital.ca



READY CAPITAL
MORTGAGE INVESTMENT TRUST
瑞达按揭投资信托基金



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Investment Opportunities

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