



AS OF MAR 31

2025

Ready Capital

MORTGAGE INVESTMENT TRUST

6 YEARS OF
SUCCESS^{*2}

FUND FACTS

8%+

AVERAGE HISTORICAL ANNUAL RETURN^{*1}

DELIVERING FINANCIAL STABILITY^{*1}



Ready Capital

MORTGAGE INVESTMENT TRUST

Ready Capital Mortgage Investment Trust is a fixed-income debt fund specializing in mortgage investment opportunities secured by real estate. Registered as a Mutual Fund Trust in Ontario, it is distributed nationwide through its Exempt Market Dealer Belco Private Capital Inc. 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 guidance of her experienced team, the Trust has met and exceeded its target annual return of 8% over the past 6 years since its inception.

Our Mission is “Delivering Financial Stability” by 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}



FEATURES

Inception Date	February 1, 2019
Anticipated Annual Return *3	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 *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

PERFORMANCE REPORT





PROFILE

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

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, 2025

Assets Under Management	\$58,979,003.00
Mortgages Units	87
Total Investor Accounts	551
Mortgage Volume Since Inception	\$198,387,576.00
Total Interest Paid Out to Investors	\$20,136,789.00
Average LTV of Portfolio	67.40%
Past Returns	8.39% (2024) 8.10% (2023) 8.23% (2022) 8.37% (2021) 8.48% (2020) 8.11% (2019)
Extra Distribution Per Unit	39.00¢/unit (2024) 7.00¢/unit (2023) 20.28¢/unit (2022) 25.60¢/unit (2021) 27.00¢/unit (2020) 25.00¢/unit (2019)

If an investor invested \$100,000 in the Trust on February 1, 2019, the initial investment would have grown to \$163,040 by March 31, 2025.

PORTFOLIO SUMMARY

MORTGAGE POSITION BREAKDOWN

56%

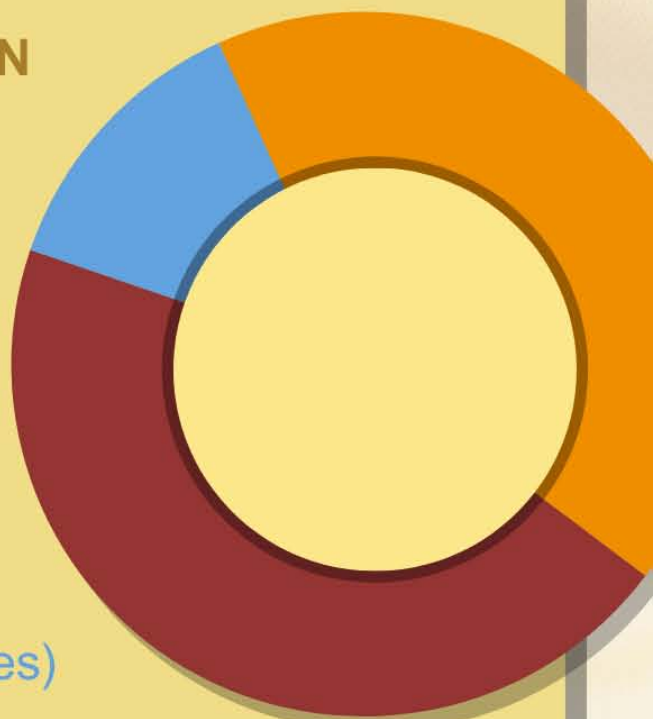
1st mortgage (LTV 64.16%)

39%

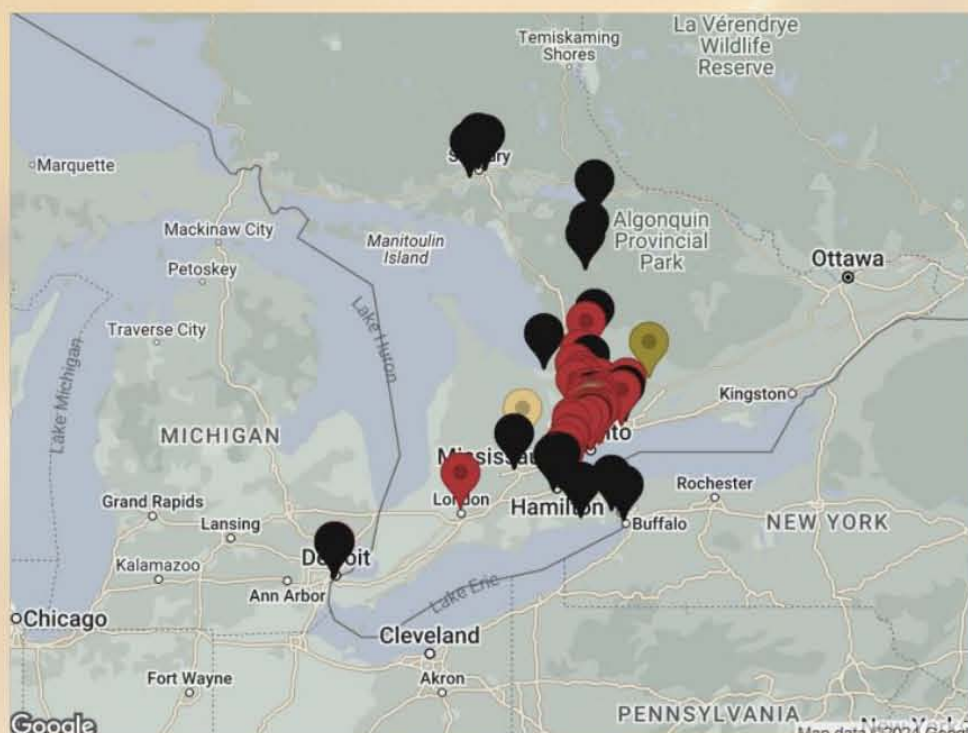
2nd mortgage (LTV 70.85%)

5%

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 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.



MARTIN REID
TRUSTEE

A chartered accountant by training, Martin has built an illustrious career in senior management and has guided some of the most recognized names in Canadian finance. He served as President and CEO of both Home Trust and Home Capital Group. Martin's leadership continues to leave a lasting imprint on the sector.



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.



PROFESSOR TIEFENG WANG
HONORARY CHAIRMAN & CHIEF ECONOMIST

Tiefang Wang is a renowned economist and financial investment expert. He serves as a professor and doctoral advisor at a few top Chinese universities. He has held numerous CEO and COO positions at funds, security firms, and trust companies across China, Hong Kong, and the United States.



READY CAPITAL

MORTGAGE INVESTMENT TRUST

Delivering Financial Stability

Appendix

*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 six years, as supported by data from audited financial reports.

*3. 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.

*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. This is an exempt market product. All solicitation must be conducted through registered exempt market dealers. Ready Capital Mortgage Investment Trust has appointed Belco Private Capital Inc. as its exempt market dealer. For further information on Ready Capital Mortgage Investment Trust, please contact Gigi Wang, Maggie Ma or Kelly Zang, Belco Dealing Representatives, at gigi@belcopc.com, maggie@belcopc.com, or kelly@belcopc.com. 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 more information.

Toronto Office: 4491 Hwy 7, Unionville, ON L3R 1M1

Vancouver Office: Unit 720- 5951 No.3 Rd., Richmond BC V6X 2E3

Office: 905-305-1539 | Fax: 905-305-8982 | Email: info@readycapital.ca | www.ReadyCapital.ca



READY CAPITAL MORTGAGE INVESTMENT TRUST
DELIVERING FINANCIAL STABILITY

Toronto Office: 4491 Hwy 7, Unionville, ON L3R 1M1

Vancouver Office: Unit 720- 5951 No.3 Rd, Richmond BC V6X 2E3

Office: 905-305-1539

Fax: 905-305-8982

Email: info@readycapital.ca

www.ReadyCapital.ca