

LMC MIC is a Mortgage Investment Corporation, multi-faceted mortgage, lender, and syndicator in the Greater Toronto Area. We deliver personal, hands-on residential and commercial mortgage brokerage and advisory services to our borrowers through each step of the transaction.

LMC MIC primarily invests in single-family Home Mortgages in Ontario. Our aim is to provide small investors with an opportunity to participate directly in the growing and profitable Ontario housing market.

### INVESTMENT HIGHLIGHTS

We are inviting you to invest alongside us as we are the first investors in the LMC MIC. LMC MIC invests in one of the prime real estate sectors of "Single Family Home Mortgages." Our professionally managed mortgage portfolio will provide another security layer through diversification by investing in multiple residential mortgages.

For every Canadian dollar invested you will get one preferred share of LMC MIC. Every preferred shareholder has the right to claim income earned by LMC MIC. Cash or registered funds in RRSP, RESP, TFSA, RDSP, RRIF, and LIRA accounts can be invested in LMC MIC.

Quarterly performance reports and yearly audited financial statements to keep you informed about your investments.

Targeted annual returns of 6-9%.

### HOW TO INVEST

The LMC MIC investment process is highlighted below:

Investment in the MIC can be made through cash or registered accounts RRSP, RESP, TFSA, RDSP, RRIF, and LIRA via the qualified trustee.

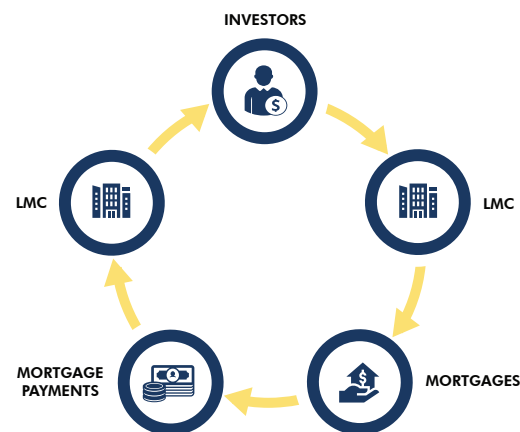
Funds deposited in the MIC are exchanged for preferred shares in LMC MIC at a \$1 per \$1 ratio.

LMC MIC invests these funds in a portfolio of single-family home mortgages by lending to clients in the GTA.

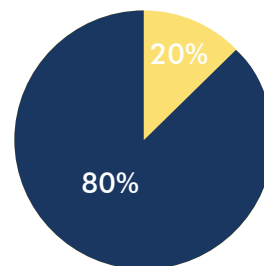
Monthly mortgage payments are made by these clients to LMC MIC.

Distributions are returned to investors at a targeted average annual rate of return of 6-9%.

### HOW WE INVEST

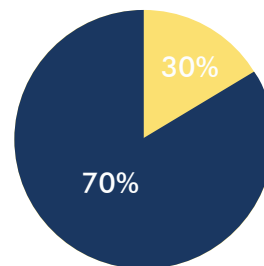


### TYPE OF REAL ESTATE



● Residential ● Commercial

### LOAN-TO-VALUE



● First Mortgage ● Other Ranks

#### LENDING CRITERIA

- Targeting major Ontario metropolitan centres
- Loan committee approval required on every loan
- Daily review on all loans

#### LENDING PLATFORMS

- Rateshop-Mortgage Brokerage
- Lendmax-Mortgage Administration

## PORTFOLIO RISK MANAGEMENT

- LMC MIC manage default risk by diligent monitoring of the mortgage portfolio, active communication with borrowers and aggressive enforcement procedures on problematic borrowers.
- A mortgage investment corporation (MIC) provides downside protection relative to an equity investment

## PORTFOLIO GROWTH

- To grow portfolio conservatively and prudently over time.
- Focus of investments in major Ontario metropolitan centres. Focus on Single Family home mortgages

## ACCESS TO SINGLE FAMILY HOME MORTGAGES

- Management relationships provide access to high quality real estate transactions in key urban centres.
- Ability to execute financing structures that are customized to the unique needs of borrowers to compete with the comparatively inflexible financing structures offered by large financial institutions.

### ALI ZAIDI

*President & CEO*

Our team has over 60 years of combined experience in mortgage underwriting, risk management, and mortgage investments. We have a solid understanding of what type of residential real estate and borrowers to lend to that reduces the risk of our mortgage investments.

### MICHAEL SQUEO

*Investors Relations*

Our President and CEO, Ali Zaidi, brings a unique skill set of direct marketing and mortgage financing to the team with a track record of successfully leading various financing entities. Michael Squeo has over twenty years of entrepreneurial experience establishing and promoting several real estate brokerage firms which makes him an ideal candidate for our Director of Investor Relations. Rounding out our leadership team is Fizza Fawad, whose background in mortgage administration and continuous learning is key to their role as Head of Operations.

### FIZZA FAWAD

*Operations*

## BOARD OF DIRECTORS

Amitabh Chakrabarty

Hassan Naqvi

Rajesh Sharma

Jonathan Czerwinsky

Our mission is to provide the common investor with the same investment opportunities that are available to high net worth individuals while keeping their original investment secured against tangible assets