



UNITE

MORTGAGE INVESTMENT
CORPORATION

Preserving Wealth & Accelerating Growth

August 2023

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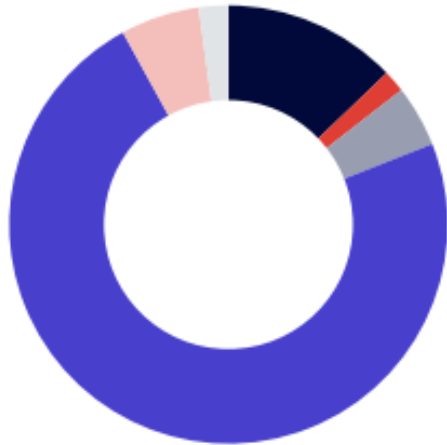
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Borrowers are turning to alternative lenders as it becomes harder to qualify with traditional lenders.¹

Market share of outstanding mortgages



■ Credit unions

■ Mortgage investment entities

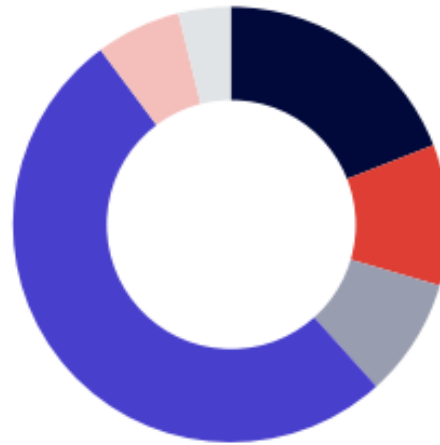
■ Other non-bank mortgage lenders

■ Big 6 banks

■ Other chartered banks

■ Non-bank OSFI regulated

Market share of newly extended mortgages



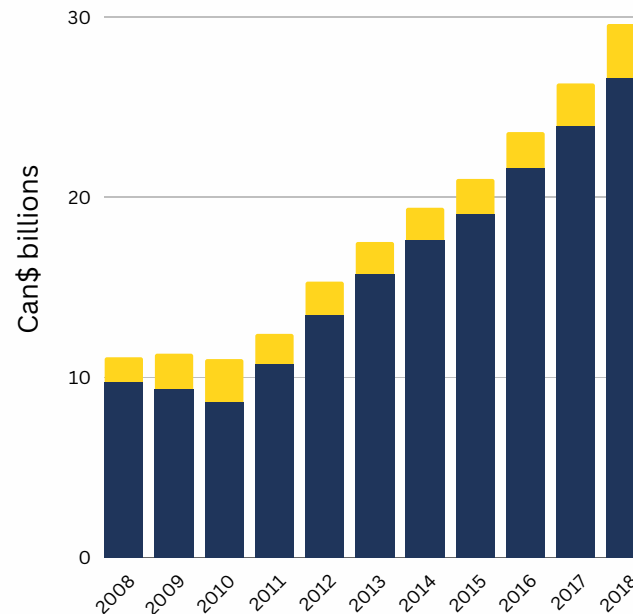
¹ Source: Survey of non-bank mortgage lenders, CMHC NHA MBA mortgage reporting, CMHC calculations, fourth quarter of 2022.





Diversify your investment portfolio with alternative lending secured by real estate.

The total financial assets of Mortgage Investment Corporations have proliferated during the past decade. ²



“...History tells us that debt outperforms during periods of uncertainty and falling values. This is especially the case this time round as there is a legacy of low leverage providing attractive entry points, and also – unlike in some downturns – interest rates and lending spreads have risen, boosting returns...”

2023 Global Outlook - PGIM Real Estate, May 2023

² Source: Statistics Canada

■ Other financial assets
■ Mortgagees

Reasons to consider mortgage investments



Consistent and high yield



Secured by real estate



**Diversification away from
public market**



Introducing



UNITE

Mortgage Investment Corporation



Overview

UNITE MIC is a reputable and accredited Mortgage Investment Corporation managed by seasoned industry professionals with over 40 years of collective experience in private lending. By investing with us, you can benefit from,

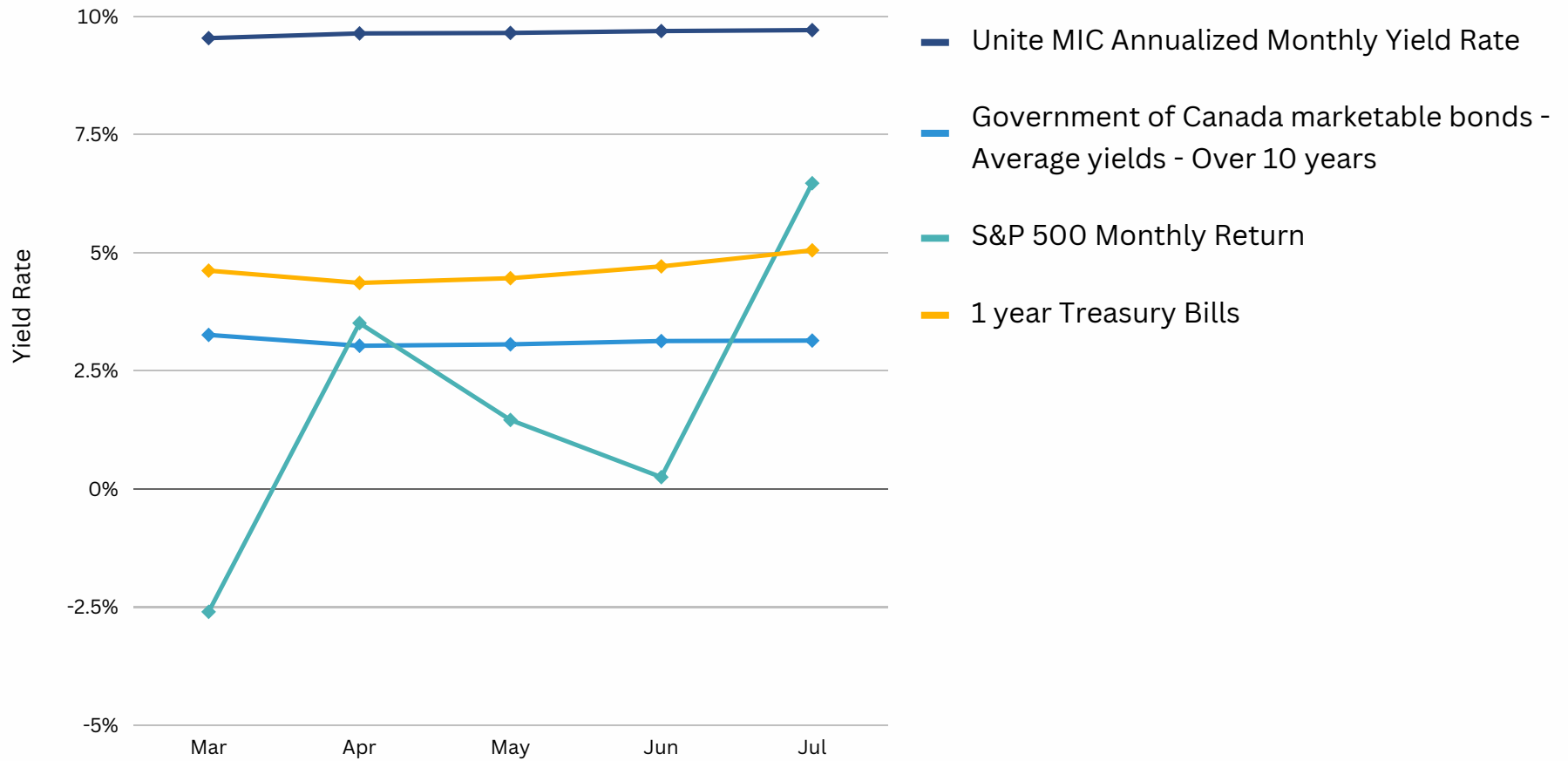
Reliable and consistent monthly returns with a competitive yield.

Critically evaluated and strategically selected mortgage portfolio managed by industry experts.

Up to \$1 million unrestricted liquidation of invested funds.

Unmatched returns for your investment

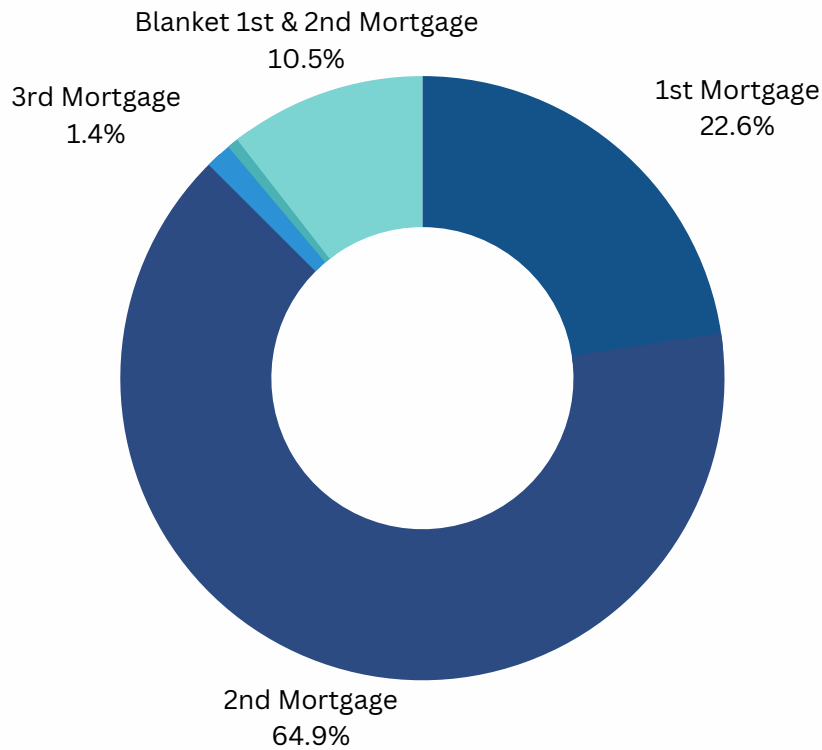
UNITE MIC has maintained **above 9%** annualized monthly yield rate through 2023.



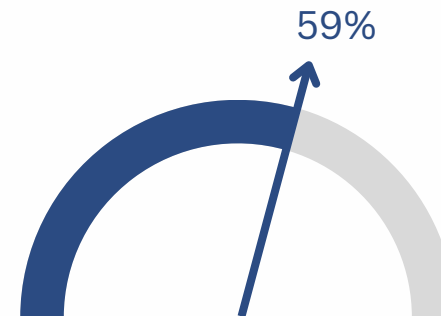
Conservative investment approach

Over 60% of our borrowers are homeowners and have provided substantial collateral against the mortgages.

Our current **LTV sits at 59%**, further reducing our investment risk exposure.



Unite MIC loan portfolio - August 2023

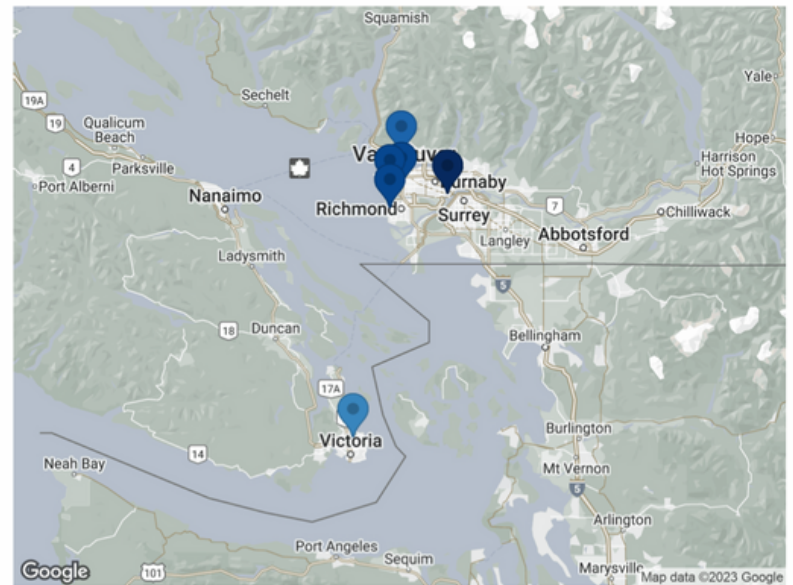
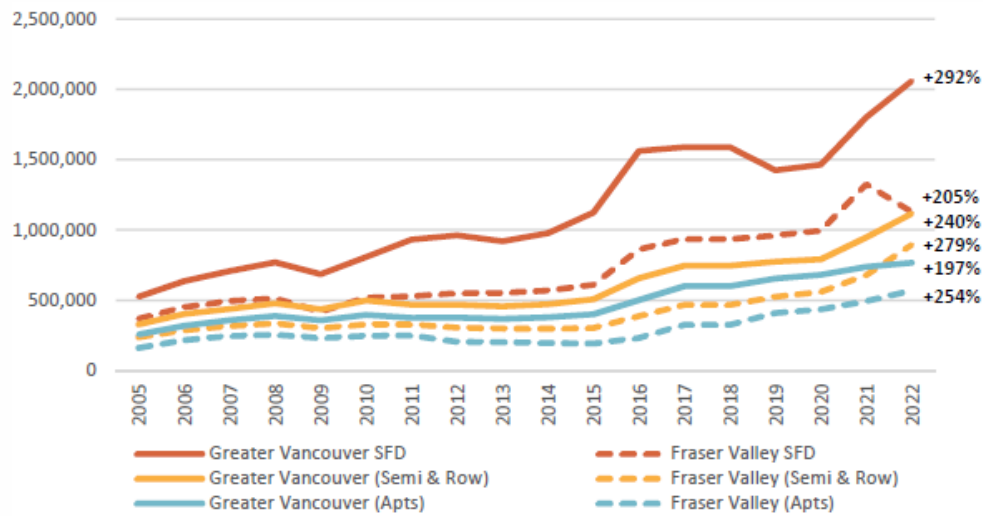


Current LTV

Strong real estate market

We employ stringent criteria to ensure that the properties we finance are within the robust and expanding **Greater Vancouver real estate market**.

Benchmark Home Sale Prices, Greater Vancouver and Fraser Valley Real Estate Areas, June 2005 to June 2022 ³



³ Source: REBGV, FVREB

UNITE MIC Current Loan Portfolio.



We provide hassle-free investment solution



Optimized process of loan servicing and investor relation management through an automated platform.



Restriction-free redemption of up to \$1 million of your investment within 2 weeks' notice.



Daily monitoring of funds and monthly status report delivered to your inbox.



Start the investment journey with as low as \$5,000.

Our Team



Lisa Zhou
Managing Director



Mehdi Russel
President

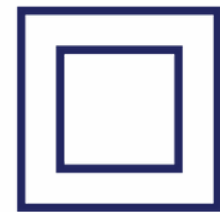


Krishna Mulder
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YOUR MONEY
OUR PLANS
GROW TOGETHER



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