



UNITE

MORTGAGE INVESTMENT  
CORPORATION



PRESERVING WEALTH & ACCELERATING GROWTH



## WELCOME TO UNITE MORTGAGE INVESTMENT CORPORATION

UNITE MIC is a trusted mortgage investment corporation that provides the opportunity for individuals to take part in a pool of funds to **invest in diverse mortgage investments**. We have created a financial vehicle for our investors to **harness the benefits of the real estate market in British Columbia** without the complexities of property ownership and management.

Our seasoned experts are dedicated to sourcing, acquiring, and administering mortgages in a way that **ensures optimal returns and peace of mind** for our investors.



## CALCULATED RISKS, CONSISTENT DIVIDENDS

Our dedicated team continuously monitors and evaluates the market landscape with their extensive experience, allowing us to make informed decisions and maintain a **secure investment portfolio**.

With our meticulous approach, we provide **consistent & appreciable monthly returns** while minimizing risks, offering you a peace of mind and confidence in your investment journey.

As a **provincially licensed and registered corporation**, we provide the added advantage of having shares qualified under the Income Tax Act for various investment accounts, including **RDSPs, RRSPs, RRIFs, TFSAs, and RESPs**.



## INVESTING WITH UNITE MIC

Set up a meeting to discuss your financial goals and understand UNITE MIC funds.

Sign the legal documents and place your investments into the fund.

UNITE MIC distributes the mortgage fund in diverse & secure mortgage portfolio across BC.



UNITE MIC collects interest payments from the borrowers.

UNITE MIC distributes monthly dividends to the investors.

Investors can decide to reinvest the dividends back into the UNITE MIC or receive monthly payments.

End of the year investors will receive T5 document for tax filing.



## FOUNDATION OF OUR INVESTMENTS

Through our meticulous underwriting process, we carefully evaluate and assess various property types, allowing us to allocate investments across a diverse range of mortgages strategically.

By spreading our investments across different property types, we not only mitigate risks but also capitalize on emerging opportunities in the market. Our unwavering commitment to rigorous underwriting standards ensures that we maintain a robust and secure portfolio, delivering long-term value and stability.





## WHY INVEST WITH US?



### FLEXIBLE REDEMPTION

We understand that our investors' financial needs may change. With our investor-friendly redemption process, our investors can have peace of mind **with restriction-free redemptions.**



### CUTTING EDGE TECHNOLOGY

Our state-of-the-art systems and tools enable us to streamline operations, enhance accuracy, monitor the performance of the funds, and provide a seamless investment experience. Our investors will receive **monthly reports of their fund performances and required tax documents.**



### FOUNDER INVESTED

All the founders and managers have significant investments in the fund as they recognize the potential of the investment vehicle. By doing so, **we can truly think and act in the investor's shoes.**







# UMIC INVESTMENT CYCLE





## RISK MITIGATION

At UNITE MIC, risk mitigation is a top priority. We employ a range of strategic tactics to minimize risk and protect our investors' capital.



### CONSERVATIVE LTV

We maintain a less than 65% LTV in our lending portfolio providing a lower risk exposure and high level of security.



### STRINGENT UNDERWRITING

Our stringent underwriting process forms the bedrock of our commitment to delivering secure and lucrative mortgage investments.



### DIVERSIFICATION

Our investment portfolio is distributed across residential, income-producing, commercial and construction properties, mitigating risk by reducing exposure to any single class borrower or property type.

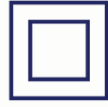


**INVESTMENT OF \$1,000,000 AT A 9.6% ESTIMATED ANNUAL RETURN.**

Month	Monthly Distribution		Distribution Reinvestment (DRIP)		Monthly Contributing \$1000	
	Investment Portfolio	Return	Investment Portfolio	Return	Investment Portfolio	Return
1	\$ 1,000,000.00	\$ 8,000.00	\$ 1,000,000.00	\$ 8,000.00	\$ 1,000,000.00	\$ 8,000.00
2	\$ 1,000,000.00	\$ 8,000.00	\$ 1,008,000.00	\$ 8,064.00	\$ 1,009,000.00	\$ 8,072.00
3	\$ 1,000,000.00	\$ 8,000.00	\$ 1,016,064.00	\$ 8,128.51	\$ 1,018,072.00	\$ 8,144.58
4	\$ 1,000,000.00	\$ 8,000.00	\$ 1,024,192.51	\$ 8,193.54	\$ 1,027,216.58	\$ 8,217.73
5	\$ 1,000,000.00	\$ 8,000.00	\$ 1,032,386.05	\$ 8,259.09	\$ 1,036,434.31	\$ 8,291.47
6	\$ 1,000,000.00	\$ 8,000.00	\$ 1,040,645.14	\$ 8,325.16	\$ 1,045,725.78	\$ 8,365.81
7	\$ 1,000,000.00	\$ 8,000.00	\$ 1,048,970.30	\$ 8,391.76	\$ 1,055,091.59	\$ 8,440.73
8	\$ 1,000,000.00	\$ 8,000.00	\$ 1,057,362.06	\$ 8,458.90	\$ 1,064,532.32	\$ 8,516.26
9	\$ 1,000,000.00	\$ 8,000.00	\$ 1,065,820.96	\$ 8,526.57	\$ 1,074,048.58	\$ 8,592.39
10	\$ 1,000,000.00	\$ 8,000.00	\$ 1,074,347.53	\$ 8,594.78	\$ 1,083,640.97	\$ 8,669.13
11	\$ 1,000,000.00	\$ 8,000.00	\$ 1,082,942.31	\$ 8,663.54	\$ 1,093,310.10	\$ 8,746.48
12	\$ 1,000,000.00	\$ 8,000.00	\$ 1,091,605.85	\$ 8,732.85	\$ 1,103,056.58	\$ 8,824.45
<b>Total Return</b>		<b>\$ 96,000.00</b>		<b>\$ 100,338.69</b>		<b>\$ 100,881.03</b>

Expected Monthly Returns	Estimated Investment
\$ 1,000.00	\$ 125,000.00
\$ 5,000.00	\$ 625,000.00
\$ 10,000.00	\$ 1,250,000.00





# FUND STATEMENT (APRIL 2023)



## CLIENT INFO



This is your investment portfolio statement from  
**June 1, 2023 through June 30, 2023.**

Annualized Fund Rate of Return for the period is **9.69%**

## PORTFOLIO VALUE

as of June 30, 2023

**\$409,978.54**

Total Principal Invested \$400,000.00

Name	Investment	# of Units	\$/Unit	Value
	\$409,978.54	409,978.54	\$1.00	\$409,978.54

Fixed monthly rate of 8% + an additional quarterly distribution.

## ACTIVITY SUMMARY

	This Period (\$)	This Year (\$)	All Time (\$)
Opening Balance	\$409,978.54	-	-
Investments	-	\$400,000.00	\$400,000.00
Withdrawals	-	-	-
Interest Earned	\$4,427.21	\$14,405.75	\$14,405.75
Interest Payable to Investor	(\$4,427.21)	(\$4,427.21)	(\$4,427.21)
Interest Reinvested (DRIP)	-	\$9,978.54	\$9,978.54
Ending Balance	\$409,978.54	\$409,978.54	\$409,978.54

## AT YOUR SERVICE

UNITE MORTGAGE INVESTMENT CORPORATION  
(778) 989-0518  
1590-1100 Melville St.  
Vancouver, BC V6E 4A6

1. Includes interest, dividends, distributions  
2. Includes all payouts, including dividends  
scheduled and unscheduled payments

All amounts shown are in Canadian Dollars unless otherwise indicated

POWERED BY MORTGAGE  
automator



## INVESTOR BENEFITS

We provide direct exposure to the lucrative mortgage investment market to our investors. With our expertise and infrastructure, our investors can reap the benefits of this thriving sector with confidence. You can enjoy the following exclusive services as our investor.



**MONITORING OF  
FUNDS**



**MONTHLY STATUS  
REPORTS**



**POST INVESTOR  
SERVICES**



**ANNUAL INVESTOR  
GATHERINGS**





## TEAM OF EXPERTS

At UNITE MIC, we are proud to have a highly skilled team of experts who specialize in managing mortgage funds. With years of experience and a deep understanding of the industry, our team is dedicated to delivering exceptional results for our investors. From sourcing quality mortgage investments to conducting rigorous due diligence, our experts ensure that every decision is made with precision and care.



**Lisa Zhou**  
Managing Director



**Mehdi Russel**  
President

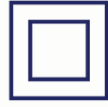


**Krishna Mulder**  
Designated Individual



**Samantha Gale**  
Advisor





## FREQUENTLY ASKED QUESTIONS

### **Q. What is the minimum investment amount required?**

A. Investors can begin their investment journey with as little as \$5,000. You can keep adding funds to your investment at your own phase. There is no limit to the maximum amount you can invest.

### **Q. How long it will take me to reap the benefits of this investment?**

A. You can expect to receive your dividends starting from the first month of the investment. You can decide how much you want to invest based on your financial goals. Our expert team members will be happy to guide you in understanding the investment options available and assist you in making informed decisions.

### **Q. How do I receive my dividends?**

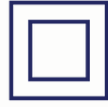
A. Dividends are distributed on the 15th of every month. Investors can choose to re-invest their dividend amounts and maximize on compounding interest or simply receive the dividends in their bank account.

### **Q. How will my investment be treated for tax purposes?**

A. Mortgage Investment Corporations have a special flow-through financial structure that allow them distributing dividends without reducing tax. However based on the Canadian Revenue Agency regulations the mortgage investment companies will issue T5 to allow each investors to file their taxes by themselves.

### **Q. How can I proceed with the investment?**

A. You can contact us at [invest@unitemic.com](mailto:invest@unitemic.com) or call us at **855.YOUR.MIC (855.968.7642)**.



## DISCLAIMER

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These statements are based on our expectations, estimates, forecasts and projections. They are not guarantees of future performance and involve risks and uncertainties that are difficult to control or predict. The risks and uncertainties related to the Company and/or the investment management are discussed in applicable regulatory filings or in applicable offering documents. Although we believe that the anticipated future results, performance, or achievements expressed or implied by the forward-looking statements are based upon reasonable assumptions and expectations in light of information available at the time such statement is or was made, no reliance should be placed on forward-looking statements because they involve known and unknown risks, uncertainties, and other factors which may cause the actual results, performance, or achievements to differ materially. Except as required by law, we undertake no obligation to update or revise statements or information in this presentation, whether as a result of new information, future developments, or otherwise.

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