



August 1, 2020

EquityLine Mortgage Investment Corporation is a Canadian mortgage investment corporation (MIC) incorporated under the laws of the Province of Ontario. It is headquartered in Richmond Hill, Ontario. The EquityLine brand was established in 2014. The EquityLine MIC was founded in 2018. As of the end of July 2020, the company has completed a deal flow valued at approximately \$31 MM, and currently has \$12.1 MM funds under management. The company is listed on the Jamaica Stock Exchange (www.jamstockex.com) under the symbol ELMIC. The initial public offering was a preferred share series denominated in American dollars that pays holders a fixed² 8% annual rate of return. The initial public offering was fully subscribed. EquityLine is planning to expand funds under management over the next five years to approximately CDN \$130 MM. There is no guarantee that the funding level projections will be achieved.

CORPORATE SNAPSHOT

ISSUER	EquityLine Mortgage Investment Corp.	INCORPORATION	January 18, 2018
MANAGER	EquityLine Financial Services Corp.	MANAGEMENT FEE	1.00%
TAXATION	RRSP, RRIF, RDSP, TFSA and IPP eligible	CURRENT YIELD	8.00% per annum
AUDIT	Grant Thornton LLP	DISTRIBUTIONS	Monthly
LEGAL	Cassels Brock & Blackwell LLP	AUM	CDN \$12.1 million
CUSTODIAN	Computershare Canada	DEAL FLOW	Approx. CDN \$31 million per annum

SHARE CLASSES AND PROJECTED FUNDING SOURCES

EquityLine MIC is planning to expand assets under management to approximately \$130mm CDN by 2024. Sources of funds include three classes of shares in addition to CDN \$10 million in debentures issued to the corporation's owners and managers. *There is no guarantee that the funding level projections will be achieved.*

SERIES "A" PREFERRED

Publicly traded (JSE: ELMIC)
USD\$2.00 per share
8.00% fixed² dividend per annum

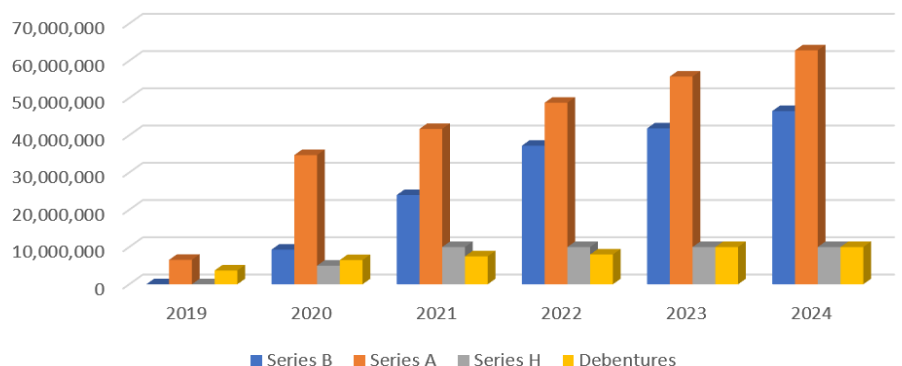
SERIES "B" PREFERRED

CDN Exempt Market
CDN\$10.00 per share
8.00% fixed² dividend per annum

SERIES "H" COMMON

"Family and Friends"
CDN\$10.00 per share
8.00% fixed¹ dividend¹ per annum

Funds for Investment by Class 2019 to 2024



This fact sheet is a summary of our offering and is for information purposes only. For full details of this offering please refer to the EquityLine Mortgage Investment Corporation Offering Memorandum on our web site. An investment in this offer must generally be done through a registered dealer. Please speak to your financial advisor or dealing representative for more details of the investment process and to obtain a subscription package. Forward-looking information is being provided to demonstrate the potential benefits of the business opportunity described herein. You should not place undue reliance on any forward-looking information contained herein.

ver20200825.1

INVESTMENT STRATEGY

EquityLine Mortgage Investment Corporation invests almost exclusively in residential mortgages on prime properties located in the major urban centres of Southern Ontario. Our focus is on 1st and 2nd mortgages on properties that meet our well defined selection criteria.

SHORT MORTGAGE TERMS

6 to 12 months. Historic average 8.3 months.¹

LOAN TO VALUE RATIO

Maximum 80%. Historic average 73%.¹

MORTGAGE SIZE

Historic mean average mortgage is \$230,000.¹

PREPAID INTEREST

Prepayment of interest required for high value and high value to loan mortgages. Historically 35% of all mortgages require the prepayment of interest.¹

PROPERTY APPRAISAL

Properties require appraisals produced by an accredited member of the Appraisal Institute of Canada.

MORTGAGE POSITIONS

Historic averages are 35% 1st mortgages and 65% 2nd mortgages over the preceding 12 months.²

Mortgages by Funding Levels (Historic)¹



Mortgages by Interest Charged (Historic)¹



Mortgages by Duration (Historic)¹



INVESTMENT BENEFITS

REGULAR INCOME 8% fixed² per annum paid monthly (Series "A", "B", and "H")

FLEXIBLE REDEMPTION Shares are redeemable within 30 days-notice with payment to be made no later than 30 days thereafter. Shares redeemed within 6 months of purchase are subject to an Early Redemption fee. Monthly Redemptions are limited to \$500,000 or 3% of Series B Preferred Shares whichever is greater.

GOVERNANCE

EquityLine has a sector-focused management team, supported by a Board with extensive knowledge of financial services and regulatory matters, and public reporting experience. Board selection criteria stipulates a strong representation of independent directors with industry knowledge and experience. The Custodian is Computershare Canada. Legal counsel is provided by Cassels Brock & Blackwell LLP. The financial auditor is Grant Thornton.

NOTES

¹Historic references in the text and charts included in this section are based on actual results collected during the period February 1, 2019 to March 30, 2020. These numbers are not necessarily indicative of actual results or ratios that may be achieved by the company in the future.

²For details regarding statements about fixed rate of return please refer to our offering memorandum (pages 46 to 51).

³Introductions are permitted exclusively through registered exempt market dealers.

CONTACT INFORMATION

Sergiy Shchavyelyev, CEO

Tel: 416-939-6376

Mark Simone, VP

Tel: 416-882-1025

Toll Free: 1-888-269-1988

550 Highway 7 Ave E. Suite 338

Richmond Hill, Ontario L4B 3Z4

info@equitylinefinancial.com

equitylinefinancial.com

