



MIC FACTS

A Fixed-Income Investment

June 1, 2021



EquityLine Mortgage Investment Corporation is a Canadian mortgage investment corporation (MIC) incorporated under the laws of the Province of Ontario and located in Richmond Hill, Ontario. The EquityLine MIC was founded in 2018. As of the of June 1, 2021, the company has completed a deal flow valued at approximately \$35 million and currently has \$14.7 million of assets under management, inclusive of a USD \$5.6 million initial public offering (IPO) on the Jamaica Stock Exchange (www.jamstockex.com) under the symbol ELMIC.

CORPORATE SNAPSHOT

ISSUER	EquityLine Mortgage Investment Corp.	INCORPORATION	January 18, 2018
MANAGER	EquityLine Financial Services Corp.	MANAGEMENT FEE	1.0%
TAXATION	RRSP, RRIF, RDSP, TFSA and IPP eligible	CURRENT YIELD	A, B Series 8.0% • F Series 8.5%
AUDIT	Grant Thornton LLP	DISTRIBUTIONS	Monthly
LEGAL	Cassels Brock & Blackwell LLP	AUM	CDN \$14.7 million
CUSTODIAN	Computershare Canada	DEAL FLOW	Approx. CDN \$35 million



SERIES "A" PREFERRED

Publicly traded (JSE: ELMIC)

Fixed 8.0% dividend per annum

Fundserv Code: 201

USD \$2.00 per share

SERIES "B" PREFERRED

CND Exempt Market

Target 8.0% - 10% dividend per annum

Fundserv Code: 203

CDN \$10.00 per share

SERIES "F" PREFERRED

CND Exempt Market

Target 8.5% - 10% dividend per annum

Fundserv Code: 205

CDN \$10.00 per share

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.

Greater Toronto Focus

60% residential mortgages within the GTA

Loan to Value Ratio (LTV)

Maximum 80%. Historic average 72%

Property Appraisal

All properties require appraisals produced by an accredited member of the Appraisal Institute of Canada

Prepaid Interest

Payment of interest required for high value and high LTV mortgages (historically 35% of all mortgages)

Short Term Mortgages

6 to 12 months (historic average 8.3 months)

Mortgage Size

Historic average is \$300,000

Mortgage Positions

Historic averages are 35% 1st mortgages and 65% 2nd mortgages over trailing 12 months

Regular Reporting and Updates

Quarterly financial updates and audited annual financials statements

MANAGEMENT AND GOVERNANCE

Equityline MIC has an experienced mortgage investment management team, supported by a Board with extensive knowledge of financial services, regulatory matters and public reporting experience. Board selection criteria stipulates a majority representation of independent directors with industry knowledge and experience.



For more information on EquityLine and MICs please contact:

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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.

Historic references in the text and charts are based on actual results collected during the period February 1, 2019 to June 2021. These numbers are not necessarily indicative of actual results or ratios that may be achieved by the company in the future.