



EQUITYLINE
MORTGAGE INVESTMENT CORPORATION

THE EQUITYLINE DIFFERENCE

Stability. Predictability. Diversification

Investing in a pool of secured Home Equity Mortgages
in and around the Greater Toronto Area (GTA).

MINIMUM 8% – TARGET 10% ANNUAL RETURN PAID MONTHLY





WHY DO INVESTORS CONSIDER EQUITYLINE POOLED ONTARIO URBAN MORTGAGES FOR THEIR PORTFOLIOS?

- Conservative Underwriting Principles
- Sector Focused Management
- Good Governance
- Minimum 8% – Target 10% Annual Income
- Secured 1st and 2nd Mortgages
- Liquidity Options Available

Careful Investment Strategy

EquityLine invests in residential mortgages on qualified properties located in the major urban centres of Southern Ontario. Our focus is on 1st and 2nd mortgages on properties that pass our strict underwriting and loan review process.

Short Mortgage Terms 6 to 12 months. Historic average 10 months.*

Loan-to-Value Ratio Maximum 80%. Historic average 74%.*

Mortgage Size Average mortgage is \$400,000 historically.*

Property Appraisals Properties require appraisals within 30 days of financing by an accredited member of the Appraisal Institute of Canada.

Mortgage Positions Historic averages are 80% 1st mortgages and 20% 2nd mortgages over the preceding 12 months.*

*Historic references in the text included in this section are based on actual results collected during the period February 1, 2019 to December 31, 2022. These numbers are not necessarily indicative of actual results or ratios that may be achieved by the company in the future.

Experienced Management

EquityLine's management team has over 50 years of real estate investing experience 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.

Monthly Income

Mortgage investment pools provide investors with a steady, tax-efficient flow-through income. Since inception, EquityLine has delivered, historically, a minimum of 8% target 10% annual return paid monthly. This income comes with the efficiency of full compliance with tax shelter regulations, including RRSPs, RESPs, RRIFs, TFSAs and most other government tax programs.

Hard Asset Security

The mortgages in EquityLine MIC, are secured against tangible assets represented by the real estate to which the mortgages are registered. Every property we mortgage is assessed by an accredited member of the Appraisal Institute of Canada to determine current market valuation. Funds are released to the borrower after the mortgage has been legally registered against title.

Redemption Options

Most investors prefer to buy and hold a MIC investment. However, we recognize that that some may need to redeem. Redemptions requests can be made at anytime subject to a redemption schedule based on the length of time funds have been invested and the amount of monthly redemption requests.



Frequently Asked Questions About EquityLine MIC

WHO CAN INVEST IN THE EQUITYLINE MIC?

Investment in EquityLine offerings is open to qualified and accredited investors. The minimum investment for Preferred Class B and F Shares is \$5,000.

WHAT IS THE MANAGEMENT FEE ASSOCIATED WITH MY INVESTMENT?

EquityLine MIC pays the manager a low fee of 1% of funds under management per annum.

WHAT HAPPENS IF THERE IS A DOWNTURN IN THE REAL ESTATE MARKET?

Our mortgages are short term and are secured against properties least likely to suffer rapid reductions in valuation. Our mortgages are in first or second position.

WHAT IS THE TAX TREATMENT OF THE MONEY I MAKE FROM EQUITYLINE?

EquityLine MIC investments can be held in most Canadian registered investment plans to defer tax. Earnings accrued outside of these plans are treated as interest income by the Canada Revenue Agency. representation of independent directors with industry knowledge and experience.

WHAT ARE MY INVESTMENT OPTIONS?

Investments in EquityLine MIC can be purchased through a Dealer Representative or a licensed Financial Adviser. Our current offerings include:

Series "B" Preferred

IIROC I CND Exempt Market
Minimum 8% – Target 10% dividend per annum

Series "F" Preferred

IIROC I Portfolio Investment Managers
Minimum 8.5% – Target 10% dividend per annum

Introductions are permitted exclusively through registered exempt market dealers. This brochure is a summary of EquityLine Mortgage Investment Corporation and its products. It is for information purposes only. For full details of the company's 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 exempt market dealer representative for details of the investment process and to obtain a subscription package.



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