



FUND FACT SHEET

Canguard Mortgage Investment Corporation

As at **September 30, 2024**

FUND OVERVIEW

Canguard Mortgage Investment Corporation was founded in 2011 and is governed by the laws of British Columbia. Canguard is an open ended Mortgage Investment Fund that holds a balanced portfolio of residential and commercial mortgage loans to generate stable distributions to investors. Since its inception, Canguard has an uninterrupted record of quarterly dividends.

INVESTMENT HIGHLIGHTS

Quarter 3 — 2024 Dividend Return — 10.20%

Capital Preservation—Stable \$1.00 per unit value—Quarterly Income—Open Fund—No Redemption Fees—No Lock in Period

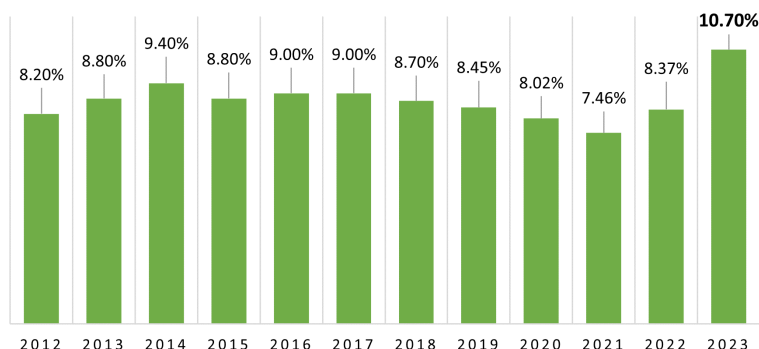
CONSISTENT, SECURE, SUPERIOR RETURNS

FUND DETAILS

Minimum Investment	\$10,000.00 for BC	Lendable Funds	\$280,000,000.00 (rounded)
Dividend Reinvestment Plan	Yes	Term of Mortgages	15 months—2 years
Dividend Distribution	Quarterly	Number of Mortgages	144
Annualized Return for 2023	10.70%	Mortgage Type	Residential/Commercial
RRSP & TFSA Eligible (trustee)	Olympia Trust Company	Mortgage Security	89% 1st Mortgages 11% 2nd Mortgages

HISTORICAL PERFORMANCE

Annualized Rate of Return





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MORTGAGE OVERVIEW

Canguard Mortgage Investment Corporation is a non-bank lender, providing loans in major urban centres in British Columbia and Alberta. We provide customized short term mortgage solutions for residential and commercial real estate. Canguard focuses on real estate sectors with low risk.

MORTGAGE PORTFOLIO—as at September 30, 2024

GEOGRAPHICAL AREAS

Fraser Valley West	34%
Metro Vancouver	22%
North Shore + Sea to Sky	18%
Fraser Valley East	9%
Okanagan	4%
Vancouver Island	3%
Northern BC	3%
Sunshine Coast	2%
Alberta	5%

LENDING CRITERIA

Max Loan To Value	75%
Weighted LTV	53.60%
Min Mortgage	\$250,000.00
Maximum Mortgage	\$10,000,000.00
Mortgage Purpose	Purchase, Equity Take Out Refinance, Construction
Rates	Variable, call for quote

Canguard Mortgage Investment Corporation offers mortgage financing using a quick and efficient underwriting system, allowing borrowers to receive funds faster. Flexible lending guidelines allows Canguard Mortgage Investment Corporation to customize every part of borrowers mortgage to meet their unique requirements.

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